

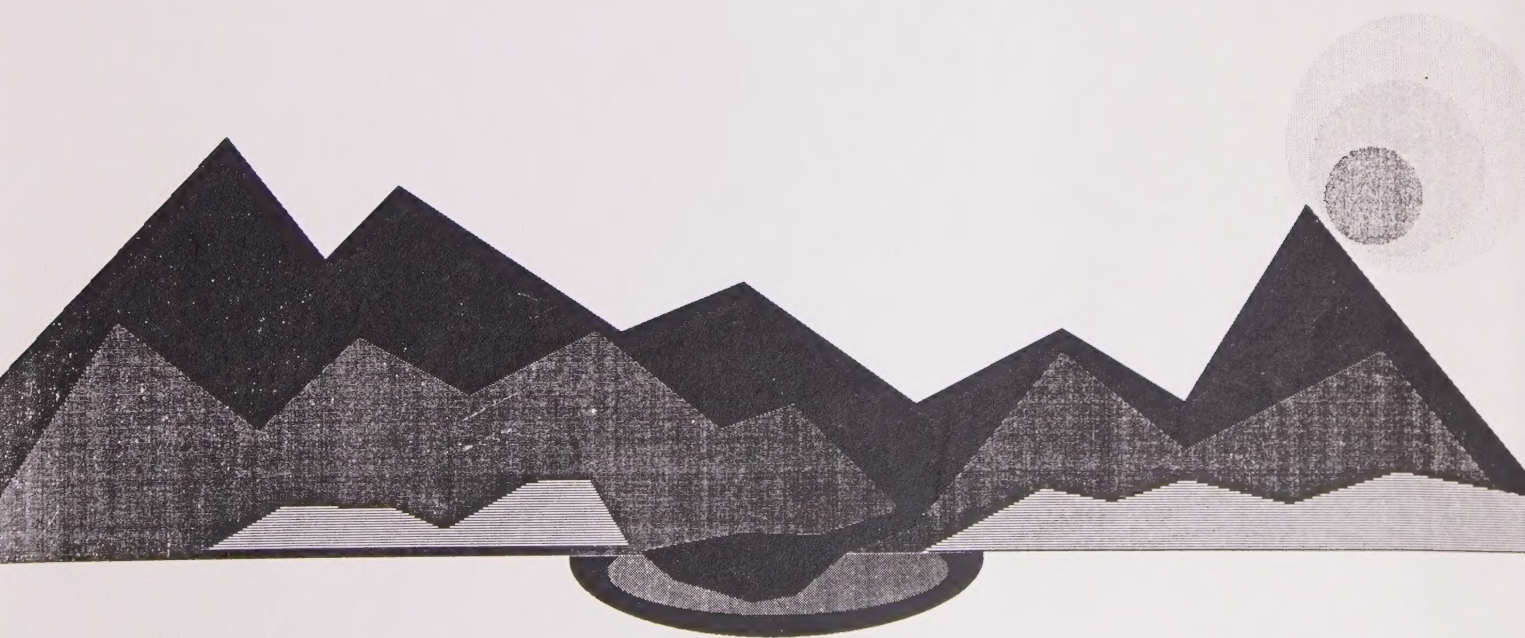
Tehama County


HOUSING ELEMENT - 1992

INSTITUTE OF GOVERNMENTAL
STUDIES LIBRARY

FEB 16 1993

UNIVERSITY OF CALIFORNIA





Digitized by the Internet Archive
in 2025 with funding from
State of California and California State Library

<https://archive.org/details/C101693931>

95 00189

DRAFT

TEHAMA COUNTY
HOUSING ELEMENT
1992 - 1997

TEHAMA COUNTY
HOUSING ELEMENT 1992 - 1997

Board of Supervisors

Planning Commission

Planning Director
George W. Robson

Prepared by:

T.A. Barrett, Energy and Environmental Consulting
Tom Barrett, Principal

TEHAMA COUNTY
HOUSING ELEMENT 1992 - 1997

Table of Contents

<u>Chapter Title</u>	<u>Page</u>
Housing Element Summary	i.
Introduction	I - 1.
Demographic Characteristics	II - 1.
Economic Characteristics	III - 1.
Housing Characteristics	IV - 1.
Housing Needs	V - 1.
Constraints to Housing Development	VI - 1.
Residential Energy Conservation	VII - 1.
Housing Goals, Policies and Programs 1992 - 1997	VIII - 1.
Appendices	
A. Fees and Exactions	
B. 1986 Housing Element Assessment	
C. Programs and Providers	
D. References	
E. Glossary	

LIST OF TABLES AND FIGURES

Table No.	Title	Page
1.	1990 Tehama County Population	II - 1.
2.	Tehama County Population from 1970 - 1990	II - 2.
3.	Population Projections 1995 - 2005, Tehama County	II - 3.
4.	1990 Census Age Distribution, Tehama County	II - 3.
5.	Age Distribution by Location, Tehama County	II - 4.
6.	1990 Median Age, Tehama County	II - 5.
7.	1990 Elderly Population, Tehama County	II - 5.
8.	Ethnic Diversity in Tehama County	II - 6.
9.	Disability Status, Tehama County	II - 7.
10.	Work Disability Status, Tehama County	II - 7.
10a.	Work Disability Status, Tehama County	II - 8.
11.	Households and Household Size, Tehama County	II - 10.
12.	Female-Headed Households, Tehama County	II - 11.
12a.	Female-Headed Households by Location, Tehama County .	II - 11.
13.	Workers by Industry, Tehama County	III - 1.
14.	Tehama County Employers	III - 2.
15.	Employment Forecast by Industry, Tehama County	III - 3.
16.	1989 Labor Force, County of Tehama	III - 4.
17.	Commute Time, 1989, Tehama County	III - 5.
18.	1989 Income by Type, Tehama County	III - 6.
19.	1989 Income Levels	III - 7.
20.	1989 Household Income Range Definitions	III - 7.
21.	1989 Household Income by Income Range, Tehama County	III - 8.
22.	1989 Household Income Ranges, Tehama County	III - 8.
23.	1989 Poverty Status by Age, Tehama County	III - 9.
24.	1989 Poverty Status by Family Type, Tehama County	III - 10.
25.	1989 Household Income and Rents, Tehama County	III - 11.
26.	Housing Profile, Tehama County	IV - 1.
27.	1989 Housing Composition, Tehama County	IV - 2.
28.	Housing Profile Trends, Tehama County	IV - 2.

29.	Number of Bedrooms, Tehama County	IV - 3.
30.	Household Crowding, Tehama County	IV - 4.
31.	1990 Housing Tenure, Tehama County	IV - 5.
32.	1990 Tenure by Location, Tehama County	IV - 6.
33.	1990 Tenure by Age, Tehama County	IV - 6.
34.	Age of Housing Units, Tehama County	IV - 7.
35.	1990 Vacant Units, Tehama County	IV - 8.
36.	1990 Median Home Values and Contract Rents	IV - 9.
37.	1990 Regional Median Home Values and Contract Rents ..	IV - 10.
38.	Median Home Sales Price, California 1982 - 1990	IV - 10.
39.	Sales Activity for 1991, Tehama County	IV - 11.
40.	Tehama MLS Market Analysis - Sales Activity from 1988-91	IV - 11.
41.	Housing Condition Survey, Tehama County	IV - 12.
42.	Condition of Substandard Housing Units, Tehama County ..	IV - 13.
43.	Housing Production 1980 - 1990, Tehama County	V - 1.
44.	1980 - 1990 Household Production by Location and Type ..	V - 2.
45.	Household Projections By Income Group, Tehama County ..	V - 3.
46.	Basic Construction Needs (1992 - 1997), Tehama County ..	V - 4.
47.	1989 Disabled Housing Affordability, Tehama County	V - 8.
48.	Elderly Housing Costs, Tehama County	V - 10.
49.	Elderly Housing Affordability, Tehama County	V - 10.
50.	Grower Provided Farmworker Housing	V - 13.
51.	Female-Headed Households, Tehama County	V - 14.
52.	Poverty Status by Family Type, Tehama County	V - 15.
53.	Poverty Status of Single Female-Headed Households	V - 15.
54.	Family Housing Affordability, Tehama County	V - 16.
55.	Residential Zoning Districts, Tehama County	VI - 2.
56.	Landownership/Land Use, Tehama County	VI - 3.
57.	Residential Land Availability, Tehama County	VI - 3.
58.	Home Loans, Interest Rates & Monthly Payments	VI - 8.
59.	Income Limits and Housing Affordability, Tehama County ..	VI - 10.
60.	Community Affordability Index-Annual Costs.	VI - 11.
61.	Community Affordability Index-Monthly Costs.	VI - 12.
62.	Affordability Index-Income vs. Costs, Tehama County	VI - 12.

63.	% of Population's Gross Annual Income, Tehama County . . .	VI - 13.
64.	National Housing Costs	VI - 14.

Figure

No.	Title	Page
1.	Tehama County Population - 1990 Census	II - 2.

HOUSING ELEMENT SUMMARY

Housing Goals 1992 - 1997

- Goal 1. To encourage an adequate supply of safe and sanitary housing for all economic segments of the community.
- Goal 2. To allow for the development of an adequate housing supply within the economic means of low and moderate income residents.
- Goal 3. To allow for the improvement of existing housing units in need of rehabilitation and replace dilapidated units.
- Goal 4. To increase opportunities for citizens with special needs, such as the elderly and handicapped, to obtain adequate housing.
- Goal 5. To allow manufactured housing and mobile homes to play an integral part in meeting present and future housing needs in a manner harmonious with the rural character of the area.
- Goal 6. To create the opportunity for the construction of additional housing units to house farmworkers and their families on a seasonal basis.

Policies 1992 - 1997

- Policy 1. To become actively involved in federal and state housing assistance programs directed toward new construction, rental assistance and rehabilitation. The local government will apply for such assistance where appropriate to local needs and contingent upon the determination that a reasonable probability of success in securing funds can be assured.
- Policy 2. To encourage the use of state and federal housing programs by the private sector, non-profit corporations, and individuals for the purpose of expanding housing opportunities for persons of low and moderate incomes. Active support will be given to those programs which are privately initiated.
- Policy 3. Undertake strategies to remove government and market constraints on the provision of adequate housing opportunities. Administration and/or service system capacities will be expanded where necessary to achieve this objective.

- Policy 4. Encourage residential builders and developers to provide for the inclusion of dwelling units suitable for sale or rent to low- to moderate- income households within new residential developments through the provision of incentives.
- Policy 5. Accommodate manufactured housing within existing community fabric and adopt design standards assuring its compatibility with the host community character.
- Policy 6. Monitor the conversion of rental housing to condominiums and, if necessary, adopt an ordinance regulating future conversions.
- Policy 7. Encourage conformance with building codes through enforcement procedures to ensure that housing is of safe and sanitary construction and that hazards to public health and safety do not exist.
- Policy 8. Develop adequate housing for migrant farmworkers and their families on a seasonal basis.
- Policy 9. Encourage and support the development of farmworker housing.
- Policy 10. Encourage the local real estate, building industry and concerned citizens and organizations to present written and oral input to local government as to measures which may be taken to meet the housing needs of the local population.
- Policy 11. Maintain a Equal Opportunity Housing Program in Tehama county to promote housing opportunities and provide information and referrals regarding fair housing.

The Housing Element and the goals, policies and programs contained within were developed in accordance to the County's 1983 General Plan and are consistent with it and other County documents.

Demographics

Population

There were 49,625 residents in Tehama County in 1990. This was an increase of 10,737 individuals over the 1980 population of 38,888. Sixty-two percent of the population lived in the unincorporated areas of the County. The City of Red Bluff, the County's largest urbanized area, contains one quarter of the County's total population while Corning, the second largest city, makes up 12 percent and the City of Tehama contains less than 1 percent of the County's population.

Since 1980, Tehama County's population grew by 27.6 percent, slightly faster than the State's rate of 25.7 percent. This ten-year increase averages to a yearly population growth rate of 2.8 percent. The County's population grew at a slower rate between 1980 and 1990 than it did during 1970 to 1980 when it grew 31.7 percent or 3.2 percent per year.

The Department of Finance projects that the County's population will grow by 16.1% between 1990 and 1997 to 58,166, and reach 61,700 by the year 2000. If the County continues to grow at its present rate of approximately 2.8 percent per year there will be over 67,000 people by the year 2000.

Age Distribution

The 1990 Census divided the County's population into the following age groups: 27 percent (13,515 individuals) of the population were under 18 years of age; 46 percent (22,713 individuals) were between 18 and 55; 27 percent (13,397 individuals) were over 55; and 17 percent (8,340 individuals) were over 65 years of age. The elderly population (over 65 years of age) grew by 2 percent since 1980 while the under 18 and the 18 to 64 age groups each dropped by one percent.

Elderly

In 1990, individuals older than 55 years of age made up almost 23 percent of the County's population, while those older than 65 years of age comprised about 15 percent of it. Eastern Tehama County and the City of Tehama had the highest percentages of their population over the age of 65, but only a small portion (12 percent) of the County's overall elderly population. The unincorporated areas around Red Bluff and the City of Red Bluff contained 60 percent of all elderly in the County.

Median Age

The median age in Tehama County was 36.0 years of age in 1990. The State's median age was almost five years lower, at 31.5. Of the three incorporated cities in Tehama County, the City of Corning had youngest median age (30.7), while the City of Tehama has the oldest median age (39.7). In the unincorporated areas of the County the median age was almost 40. The urbanized areas of the County contained the youngest populations.

Ethnic Composition

The County of Tehama is a predominantly white county with almost 92 percent of the population listing their race as "white." Ten percent of the population claimed to be of ethnic Hispanic origin. African Americans, American Indians/Eskimos/Aluets and Asian/Pacific Islanders together made up less than 3 percent of the County's total population.

Disabled

The 1990 Census determined that there were 6,958 disabled persons, or 18 percent of the population over the age of 16 in Tehama County. The majority (58 percent) of these individuals were under 65 years of age. There were almost as many disabled females (49 percent) as disabled men (51 percent).

increase from 1990. The average unemployment rate for 1990 was 10.7 percent.

Labor Force

The labor force in the County consists of 19,958 individuals, or 40 percent of the County's total population. Male workers make up 58 percent of the labor force while female workers comprise 42 percent of the force.

Jobs/Housing Balance

Tehama County is close to being in balance with 12,250 jobs and 15,700 employed residents, or about 1.3 resident workers for every job available.

Countywide Income Levels

The 1990 Census revealed that the County's per capita income was \$10,990. The State's per capita was \$16,409, 49 percent higher than Tehama County's per capita income. Since 1980, Tehama County's per capita income has increased by 47 percent, while the State's has increased by 71 percent. During this same period the U.S. Consumer Price Index (CPI) grew by 50.4 percent and the California CPI grew by 55.3 percent.

The County's median household income grew by 67 percent from \$13,425 in 1979, to \$22,436 in 1989. The median family income in 1989 was \$25,946. Forty percent of all households were estimated to be in the above moderate-income range, 22 percent of all households were in the moderate-income range earning between, 20 percent of all households were in the low-income range, and 19 percent of all households were in the very low-income range. More than 40 percent of the County's 1989 population could be considered to be at, or below, the low-income level.

According to the 1990 Census, 16 percent of the County's households received public assistance in 1989, 35 percent of households received Social Security, and 23 percent of all households were on retirement income.

Poverty Levels

The 1990 Census found 41,098 individuals, or 85 percent of the County's population, were at, or above, the poverty level, and 7,451 individuals, or 15 percent of the population were below the poverty level. Twenty-one percent of the County's families (2,946 families) were below the poverty level in 1989. Married couples with families under the poverty level comprise 10 percent of all families and 45 percent of all families under the poverty level. Single female-headed families below the poverty level comprised 11 percent of all County families, but made up 53 percent of all families below the poverty level.

Household Income and Rents

In 1989, 40 percent of all Tehama County households paid more than 25 percent of their annual income for housing costs, 30 percent of households paid more than 30 percent of their income and 22 percent of households paid more than 35 percent their annual income.

Of homeowners in 1989, 70 percent paid less than 25 percent of their annual income for housing, 28 percent paid more than 25 percent of their income, 20 percent paid more than 30 percent of their income, and 14 percent paid more than 35 percent. The average monthly mortgage was determined by the 1990 Census to be \$608. Homeowners who did not pay mortgages paid an average of \$189 a month for housing costs.

Thirty percent of renters paid less than 25 percent of their annual income for rents in 1989, while 69 percent paid more than 25 percent of their income, 44 percent paid more than 30 percent of their income, and 34 percent paid more than 35 percent of their income towards housing costs. The average rent in 1989, was \$381 a month while the median rent was \$366.

Housing Characteristics

Housing Profile

Eighty-six percent of the County's housing stock is made up of detached single-family housing units and mobile homes. Detached single-family housing units comprise 61 percent (12,425 units) of all housing units, while mobile homes, trailers and other similar units account for 25 percent (5,191 units). Attached single-family units make up less than 2 percent (307 units). Small multi-family units (duplexes, triplexes and/or quadraplexes) comprise 5 percent (1,099 units), and large multi-family units make up 4 percent (739 units) of the County's total housing units.

Mobile homes make up a large percentage of all housing units in the unincorporated parts of the County. They account for between 30 and 60 percent of total housing units depending on the area. In western Tehama County, mobile homes make up 57 percent of all housing units, while in eastern Tehama County they account for 31 percent of all housing units. Statewide, mobile homes make up 6 percent of all housing units, while single-family homes make up 55 percent.

The number of mobile homes increased by 1,346 units, or 35 percent, between 1980 and 1990. During this same period the number of single-family units grew by 1,774 units, or 13 percent. Despite the relative increase in the number of mobile homes, the overall percentage of different housing unit types remained fairly constant from 1980 to 1990.

Number of Rooms

There was an average of 4.9 rooms per housing unit in Tehama County. The number of rooms varied with tenure. Owner-occupied housing units had an average of 5.3 rooms per unit while renter-occupied housing 4.2 rooms per unit.

Housing units with 3 or more bedrooms made up approximately 45 percent of all units. The majority (37 percent) of housing units with 3 or more bedrooms were owner-occupied units. Rentals with 3 or more bedrooms made

up only 8 percent of housing units. Half of all rental units had 2 bedrooms, and 21 percent had only 1 bedroom.

Overcrowding

A total of 1,236 households, or 6 percent of County's total housing units, or almost 7 percent of the occupied housing units, were considered to be overcrowded. This rate varied between 5 percent in the eastern part of the County to almost 12 percent in the Gerber/Las Flores area.

The number of overcrowded households has increased by 33 percent from a total of 928 overcrowded households in 1980. However, while the number of overcrowded households increased, their percentage of all households dropped almost 1 percent from 7.5 percent in 1980 to 6.6 percent in 1990, and almost 2 percent since 1970. The County's rate of overcrowdedness is half of the statewide rate of 13.2 percent.

Tenure

In Tehama County, 63 percent of all housing units were owner-occupied and 29 percent renter-occupied. Eight percent of all housing units were found to be vacant. If only occupied housing units are considered then the home ownership rate increases to 69 percent and rental rate is 31 percent.

Tenure varies throughout the County, with noticeable differences in tenure rates occurring between the urbanized areas and rural areas. The percentage of owner-occupied housing in the County's rural areas range between 70 and 81 percent, while in the urban areas (Red Bluff and Corning), owner-occupied housing units make up about 50 percent of all housing units.

Tenure also varies greatly by age. In the 15 to 34 year-old age group, 36 percent own their own homes while 64 percent rent. For the 35 to 64 year-old age group, 73 percent own their own homes while 27 percent rent. Most elderly householders, 83 percent, own their own home and only 17 percent rent.

Age of Housing Stock

According to the 1990 Census, 11 percent of the County's housing units were constructed prior to 1940, 21 percent were built between 1940 and 1960, 16 percent between 1960 and 1969, 27 percent were built between 1970 and 1980, and 24 percent were constructed in the 1980's.

Vacant Housing Units

The 1990 Census determined that there were 1,699 vacant housing units within Tehama County, or 8.3 percent of all housing units. The homeowner vacancy rate was estimated to be 1.4 for the County, compared to 2.0 for the State. This rate is determined by the number of vacant units for-sale and the overall homeowner inventory. The County's rental vacancy rate was estimated to be 5.4. This rate is based on the number of vacant units for rent and the total number of rental units.

There were 644 vacant units (38 percent) found to be for seasonal, recreational or other uses. The majority (72 percent) of these units can be found in eastern Tehama County where the forest and mountains provide recreational activities.

The vacancy rate also varies regionally. Homeowner units' vacancy rate ranged from 0.8 in the City of Tehama to 2.3 in Corning. The rental vacancy rate ranged widely from a low of 2.3 in the City of Tehama to a high of 10.6 in the Los Molinos area. All of the County's homeowner vacancy rates were low (less than 5.0) indicating a tight market for homebuyers. The rental vacancy rate was high (greater than 5.0) and varied throughout the County indicating an overall high availability of rental units.

Housing Prices

The 1990 Census determined the median value of a house in Tehama County to be \$68,700. This price is 35 percent of the State's median value of \$195,500. Based on the Census value figures, the Gerber-Las Flores area has the most affordable homes and rents in the County.

The median sales price of existing home is compiled by the California Association of Realtors and are derived from actual sales figures for the State. In 1990, the median sales price of an existing home in northern California was \$143,801 while for the State as a whole the price was \$202,650. Between 1982 and 1990 the median sales price of a home in northern California jumped over \$75,000 for an increase of 113 percent.

As compiled by the Multiple Listing Service of Tehama County, the median sales price of a 3 bedroom home in the County in 1991 was \$76,000. Between 1988 and 1991, the average sales price in Tehama County increased by almost 15 percent while in northern California, the average sales price increased over 27 percent.

Housing Condition

Based upon the housing condition surveys for the communities of Gerber-Las Flores, Proberta and Vina, where just over half of the housing units were listed as substandard, the unincorporated parts of the County could have a high number of substandard. However, included in this survey were mobile homes. Mobile homes rated a substandard classification if they were not set on a foundation, which most lacked.

All of the substandard single-family housing units (a total of 96, or 24 percent of all single-family housing units in these communities) were further assessed to determine their degree of substandardness. Surveyors found that: 39 percent (38 units) of substandard single-family housing units were in need of minor rehabilitation; 46 percent (44 units) were in need of moderate rehabilitation; 11 percent (11 units) were in need of substantial rehabilitation and 6 percent (23 units) were dilapidated and not suitable for rehabilitation or habitation. If the results of the latest surveys are extrapolated to the County as

a whole, 24 percent of the County's single-family housing units may be a substandard condition.

Housing Needs

Housing Production

The number of housing units in Tehama County grew by 20 percent, from 16,993 housing units in 1980, to 20,403 units in 1990. This was an increase of 3,410 new housing units. Single-family housing units accounted for 1,774 of the units and made up 52 percent of newly constructed housing units. Multi-family units increased by 290 units, or 9 percent of newly constructed units. The 1990 Census showed a decrease of 130, in the number of 2 - 4 unit structures in the County. Mobile home units increased by 1,346 and accounted for 39 percent of all new housing units.

The majority of new housing units (54 percent) were built in the unincorporated parts of the County between 1980 and 1990. Of the urbanized areas, Red Bluff had 34 percent of the new housing units while Corning produced 12 percent. The unincorporated areas showed a net loss of 429 multi-family housing units while Red Bluff and Corning increased their multi-family housing by over 700 units.

Regional Housing Needs

The Department of Housing and Community Development determined that the basic need for new construction in the Tri-County Area, during the period between January 1, 1991 and July 1, 1997, would be 5,767 housing units. The Regional Housing Needs Plan allocated Tehama County a total of 3,369 units or 58 percent of the Tri-County total. In establishing Tehama County's fair share allocation HCD has estimated that there will be an increase of 2,773 households countywide and 1,843 households in the unincorporated areas of the County by 1997.

Of the total Countywide housing needs allocation, 941 units are for the very low-income group, 606 units for the other low-income group, 674 units for the moderate-income group, and 1,148 units for the above moderate-income group.

The unincorporated areas of the County will need to develop a total of 2,245 housing units to meet its share of the County's projected housing needs. These units are broken down by income categories: 611 units will be needed by the very low-income group, 406 units by the other low-income group, 440 units by the moderate-income group, and 788 units by the above moderate-income group.

Rehabilitation and Replacement Needs

According to the Housing Condition Surveys conducted in parts of the County, 24% of the County's housing stock were determined to be in a

substandard condition. If these results are extrapolated to other unincorporated areas countywide the following housing conditions would result:

- 10 percent (489 units) in need of minor rehabilitation;
- 11 percent (538 units) in need of moderate rehabilitation;
- 3 percent (147 units) in need of substantial rehabilitation; and
- 6 percent (294 units) dilapidated and not suitable for rehabilitation.

In its Regional Housing Needs Allocation determination, HCD determined that the County will have to replace 185 housing units between 1990 and 1997. This figure may be low based upon the actual housing condition survey conducted in 1990. This survey indicated that only 6 percent, or 294 units, of all single-family housing units were estimated to be dilapidated and in need of replacement.

Special Housing Needs

Disabled

The 1990 Census determined that there were 6,958 disabled persons, or 18 percent of the population over the age of 16 in Tehama County. The Census also reported that there were 1,269 workers (6 percent of the labor force) with disabilities in Tehama County. An additional 2,545 disabled persons, of work force age, were not in the work force as they were prevented from working by their disabilities.

Many people with disabilities are also in the low-income category, as they are unable to support themselves financially and must rely on the income provided by Social Security insurance (SSI) and/or other sources. The 1990 Census found that 6,495 households (35 percent of all households) in the County received SSI payments in 1989. The average income for those receiving SSI payments was \$7,892 per year. Based on this income level households with SSI could afford to pay between \$164 to \$240 per month (25 to 35 percent of gross annual income) for their housing needs in 1989.

Elderly

In 1980, the elderly made up 15 percent of the County's population (approximately 5,833 people). By 1990, the elderly portion of the population increased by almost 2 percent, to 16.8 percent, or 8,340 people. This is an increase of just over 2,500 people in 10 years.

Single elderly householders made up 51 percent (2,135 households) of all single nonfamily households and 37 percent of all elderly in Tehama County. Single female-headed elderly households made up 74 percent of all single nonfamily households, 27 percent of all elderly in Tehama County and 46 percent of the all female-headed households.

There were 4,124 households, 22 percent of all households, on retirement income in 1989. The average income for retirees was \$8,463 a year, or 30 percent of the County's average annual household income of \$28,521. In

keeping with a maximum allowable rent of between 25 and 35 percent, an elderly person living on Social Security and/or retirement income could not afford to pay more than \$164 to \$247 per month. Forty percent of the County's homeowners live in homes without mortgages with average housing cost of \$166 a month. The other 60 percent of County homeowners pay an average mortgage of \$473 per month.

Tenure statistics for Tehama County show that 83 percent of those over the age of 65 were owner-occupiers and 35 percent were renters. Of the owner-occupied households, 25 percent (600 householders) 65, or older, paid more than 25 percent of their income for housing costs. Of renting householders over 65, 62 percent (575 householders) paid more than 25 percent of their household income for rent in 1989. Thirty-six percent of all elderly householders, 1,175 paid more than 25 percent of their household income for housing costs in 1989.

Large Families

The average number of rooms per housing unit in Tehama County was estimated by the 1990 Census to be 4.9. Therefore, large families require housing units with at least five rooms. Sixty-one percent of all housing units in the County had 5 or more rooms, however, the majority of all housing units, 53 percent, had 2 or fewer bedrooms, while 47 percent of them had 3 or more bedrooms. The Census found that 1,236 housing units, less than 7 percent of the total, had more than 1.01 people per room. Not all of these overcrowded housing units result from large families.

Farmworkers

A 1991 study, known as The Need for Migrant Housing in Glenn and Tehama Counties, provides valuable data on Glenn and Tehama Counties' agricultural workers. The 207 growers, who responded to the survey, employed 3,295 farmworkers in Glenn and Tehama Counties. The survey found that about 12 percent of the farmworkers were permanent workers, 40 percent were local seasonal workers, and 48 percent (1,589 workers) were migrant workers .

The study found that 38 percent of the farmworkers were single men and 62 percent were married. Sixty-eight percent of farmworkers did not migrate with their families, although some migrant workers travelled with male relatives. The average age of farmworkers surveyed was 36 years old. The average size of a farmworker household was estimated to be 5.82 people.

The great majority of farmworkers surveyed (66 percent) had no housing and either camped in the orchards and fields where they worked, or at a nearby campground. They reported living in campers, cars, vans or trailers. There were 5 registered labor camps in Tehama County, and none in Glenn County, housing 249 seasonal or migrant workers (16 percent of the number of migrant workers and less than 8 percent of all farmworkers identified by the survey).

Thirty-three percent of the responding growers reported providing housing for farmworkers. Of the growers who provided housing, 84 percent of

their tenants were long-term workers, 8 percent were seasonal laborers and 6 percent were migrant farmworkers.

The report showed that 92 percent of the farmworkers surveyed reported earning less than \$10,000 per year, and of these 48 percent reported earning less than \$5,000 per year. The 1990 Census found that in 1989, per capita income for Hispanics was \$5,793 per year, or 53 percent of the average per capita income for the County. The survey also revealed that 92 percent of the migrants were paying 37 percent or more of their income for housing, making low-cost affordable housing for migrants a necessity.

Female-Heads of Households

There were a total of 3,449 female-headed households in Tehama County in 1990, 1,860 female-headed family households and 1,589 elderly female-headed households without families.

The 1990 Census found that 83 percent of all female-headed family households (51 percent of families living below the poverty level and 11 percent of all families) were living below the poverty level in 1989. From 1988 to 1990, the number of individuals receiving aid under the AFDC program in Tehama County increased by 87 persons. In 1990, 4,593 or 9.2 percent of the County's population receive aid under this program. Of those AFDC recipients who were 16 years or older, 79 percent were female in 1990.

Constraints to Affordable Housing

Available Land

Developed land make up less than 1 percent of the County's total land acreage. The 1983 General Plan identifies just over 26,000 acres of zoned land which could support 54,000 people at the designed density. In addition there are almost 5,000 acres held as a growth reserve. The unincorporated parts of the County grew by almost 6,700 people between 1980 and 1990, and at this rate, it should take between 50 and 80 years to convert all of the County's designated developable lands to residential densities.

Home Financing

A \$100,000 home at 1992 interest rates (approximately 8.5 percent) would require a debt service of approximately \$790 per month. Adding property taxes, house insurance and mortgage insurance to the debt service the monthly cost would be close to \$1,000. A homebuyer would have to earn \$48,000 a year to afford a house that would not cost more than 25 percent of gross income and \$34,300 a year at 35 percent of gross income.

Overpaying

There were 1,195 homeowners (17 percent of all owner-occupied housing units) with incomes less than \$20,000 a year paying more than 25 percent of their income for housing costs, 982 homeowners (14 percent) paying more than 30 percent, and 808 homeowners (11 percent) paying more than 35

percent. For those making less than \$10,000 a year, 533 homeowners households (7 percent) paid more than 25 percent of their income for housing costs, 454 homeowners (6 percent) paid more than 30 percent, and 414 homeowners (6 percent) paid more than 35 percent.

There were 2,562 renters (59 percent of all renter-occupied housing units) with incomes less than \$20,000 a year paying more than 25 percent of their income for housing, 2,133 renters (49 percent) paying more than 30 percent, and 1,689 renters (39 percent) paying more than 35 percent. Of those making less than \$10,000 a year, 1,441 renter-occupied households (33 percent) paid more than 25 percent of their income for housing, 1,296 renters (30 percent) paid more than 30 percent, and 1,088 renters (25 percent) paid more than 35 percent.

The Census found that 42 percent of all households (4,865 households), and 67 percent of all lower-income households, in Tehama County paid more than 25 percent of their annual income for housing. Of those, 32 percent (3,701 households) paid more than 30 percent of their annual income for housing, and 24 percent (2,742 households) paid more than 35 percent. Over twice as many low-income renters paid more than 25 percent of their income towards housing costs than did low-income homeowners and two times more renters paid more than 35 percent of their income for housing than did homeowners.

Compared to 1980, when 28 percent of all households and 25 percent of all households earning less than \$20,000 a year paid more than 25 percent of their annual income for housing, the 1990 Census revealed that the number of households in Tehama County paying more than 25 percent of their annual income for housing increased by 49 percent (1,593 households). In 1980, 31 percent of all renter-occupied housing units with incomes less than \$20,000 a year paid more than 25 percent of their income for housing and 21 percent paid more than 35 percent. At the same time, 20 percent of all owner-occupied housing units with incomes less than \$20,000 a year paid more than 25 percent of their income for housing and 10 percent paid more than 35 percent.

Affordability

The National Association of Realtors' Affordability Index for the western states in March was 90.0, indicating that a family earning the median income had 90 percent of the income necessary to purchase the regions median priced home with conventional financing and a 20 percent down payment.

In 1992 the typical 3 bedroom house in Tehama County sold for around \$80,000. A buyer would have to pay approximately \$820 per month for housing costs. The gross income needed to support a \$820 a month payment at the 25 percent level would be \$39,360 a year. Only 28 percent of the County's households, 34 percent of all families, and 17 percent of nonfamily households made more than \$35,000 a year in 1989. At the 35 percent level, a homebuyer would have to earn just over \$28,114 a year to afford a \$80,000 house. Forty-five percent of the County's households, 52 percent of all families and 29 percent of all nonfamily households made more than \$25,000 a year in 1989.

The Cost of Housing

The California Statewide Housing Plan, Phase II, (HCD, 1988) found that land and site development costs made up 26 percent of the price of a new home, governmental fees 5 percent, construction financing 6 percent, construction 48 percent, while overhead and profit made up 15 percent.

The National Association of Home Builders (NAHB) calculated the costs of various housing components (NAHB, Housing American - The Challenge Ahead, 1985). NAHB found that in 1985, the total cost of a housing unit averaged \$69,500. Land, or lot, costs represented 24 percent of the total costs; construction costs accounted for 44 percent; and financing consumed 15 percent. Fees in the 1982 study accounted for only 2 percent of the total costs, while today fees account for approximately 8 percent of a single-family housing unit.

INTRODUCTION

The Housing Policy Act of 1970, set as a housing goal for the State of California that a "decent home and suitable living environment" shall be provided for all Californians (HCD, California Statewide Housing Plan Update, 1990). In order to achieve this housing goal, the State requires each city and county to prepare a Housing Element as one of the seven required elements of their General Plan. The purpose of the Housing Element is to provide for "the housing needs of all economic segments of the community."

Housing Elements are governed by the Housing Element Law (Government Code Article 10.6, Section 65580 et seq). This law was enacted because the Legislature determined that:

- (a) The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order.
- (b) The early attainment of this goal requires the cooperative participation of government and the private sector in an effort to expand housing opportunities and accommodate the housing needs of Californians of all economic levels.
- (c) The provision of housing affordable to low-and moderate-income households requires the cooperation of all levels of government.
- (d) Local and state governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community.
- (e) The Legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the general plan and to cooperate with other local governments and the state in addressing regional housing needs.

The California Department of Housing and Community Development (HCD) sets forth guidelines for the content of housing elements based upon the Housing Element Law. The statutes require that Housing Elements must include:

- An identification and analysis of existing and projected housing needs and a statement of goals, policies, qualified objectives, and scheduled programs for the preservation, improvement and development of housing."
- Assist in the development of adequate housing to meet the needs of low-and moderate-income households.

- Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing.
- Conserve and improve the condition of the existing housing stock.
- Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color.

To maintain up-to-date and relevant goals and policies, state statutes require all housing elements be updated not less than every five years.

Besides complying with State law, local governments can derive many benefits from an accurate housing element including:

- Providing citizens with information about housing conditions in their community.
- Identifying potential needs and opportunities the local government should examine more fully.
- Providing citizens with an opportunity to participate in the planning and housing policy process.
- Serving as a policy statement so that everyone will understand the basis of future decisions.

In addition to benefiting the citizens within the community, the Housing Element can also help public agencies coordinate housing programs and help builders make market decisions about the types and quantities of housing the community's needs.

DEMOGRAPHIC CHARACTERISTICS

This chapter describes the local and regional demographic characteristics of Tehama County as required by Sec. 65583(a)(1) of the State's Housing Element Law. The demographic information is based on the results of the 1990 Census and previous census information.-

Population

The 1990 Census determined that there were 49,625 residents in Tehama County (Table 1). This was an increase of 10,737 individuals over the 1980 population of 38,888. Tehama County ranks as the 41st most populated county in the State, with less than 0.2 percent of the State's total population.

Table 1.
1990 Tehama County Population

Location	Population	% of Total
Corning	5,870	12%
Red Bluff	12,363	25%
Tehama	401	<1%
Unincorporated Area	30,991	62%
Total	49,625	100%

Sources: 1990 U. S. Census.

Since 1980, Tehama County's population grew by 27.6 percent, slightly faster than the State's rate of 25.7 percent (Table 2). This ten-year increase averages to a yearly population growth rate of 2.8 percent. The County's population grew at a slower rate between 1980 and 1990 than it did during 1970 to 1980 when it grew 31.7 percent or 3.2 percent per year.

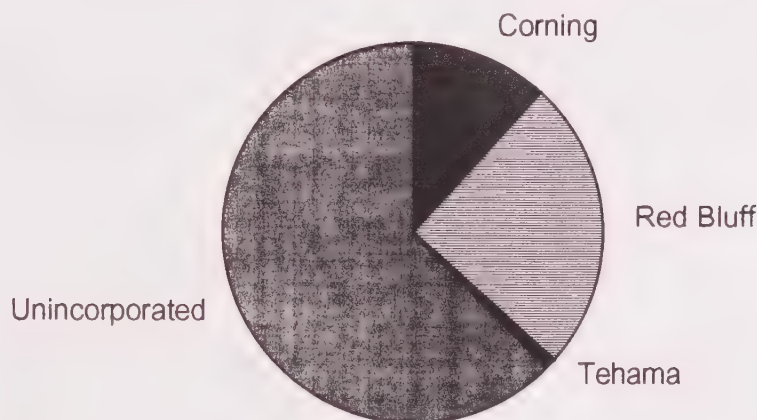
Table 2.
Tehama County Population from 1970 - 1990

Location	1970	1980	1990	1970 - 1980	1980 - 1990
Corning	3,573	4,745	5,870	33%	24%
Red Bluff	7,676	9,490	12,363	24%	30%
Tehama	317	365	401	15%	10%
Unincorporated Area	17,951	24,288	30,991	35%	28%
Total	29,517	38,888	49,625	32%	28%

Sources: Tehama County Housing Element and 1990 U. S. Census.

Thirty-eight percent of the County's population lived within the County's three cities, Red Bluff, Corning and Tehama, in 1989 (Figure 1). The City of Red Bluff, the County's largest urbanized area, contains one quarter of the County's total population while Corning, the second largest city, makes up 12 percent and the City of Tehama contains less than 1 percent of the County's population.

Figure 1.
Tehama County Population - 1990 Census



The majority of the County's population, 62 percent, lived in rural areas in 1989. Of those living in rural areas, only 5 percent lived on farms (1990 Census). Tehama County is officially considered to be a rural county, as all of the population centers can be defined as rural communities according to the State of California Health and Safety Code. Section 50101 defines a rural area as, "one of less than 20,000 population, unless the area adjoins other settled areas whose combined population exceeds 20,000" (HCD, Rural Development Assistance Program, An Assessment of Community Development Needs in Rural California).

The City of Red Bluff was Tehama County's fastest growing community during the 1980's. It grew at an average annual rate of 3 percent per year (30.3 percent over the ten year census period). Red Bluff's growth rate was slightly larger than the County's as a whole. The City of Tehama was the slowest growing area in the County, growing at approximately 1 percent per year during the 1980's.

The Department of Finance projects that the County's population will grow by 16.1% between 1990 and 1997 to 58,166, and reach 61,700 by the year 2000. If the County continues to grow at its present rate of approximately 2.8 percent per year there will be over 67,000 people by the year 2000. Table 3

demonstrates the potential population levels at a variety of annual population increases.

Table 3.
Population Projections 1995 - 2005
Tehama County

Year	Annual Rate of Growth				
	2.0%	2.5%	3.0%	3.5%	4.0%
1995	55,886	57,550	59,255	61,002	62,791
1997	58,144	60,463	62,863	65,347	67,915
2000	61,702	65,112	68,693	72,451	76,395
2002	64,195	68,904	72,876	77,611	82,629
2005	68,124	73,669	79,643	86,049	92,947

Age Distribution

Age characteristics of an area's population determines much of the housing requirements. Young families need room to grow while elderly households need smaller easily managed housing. The 1990 Census divided the County's population into the following age groups: 27 percent (13,515 individuals) of the population were under 18 years of age; 46 percent (22,713 individuals) were between 18 and 55; 27 percent (13,397 individuals) were over 55; and 17 percent (8,340 individuals) were over 65 years of age (Table 4).

Table 4.
1990 Census Age Distribution
Tehama County

Summary Age Distribution	Number	% of Total Population
Under 18	13,515	27%
18 - 54	22,713	46%
55+	13,397	27%
65+	8,340	17%
Total Population	49,625	

Sources: 1990 U. S. Census.

The percentage of individuals in "under 18" has decreased slightly from approximately 28 percent of County's population in 1980, to 27 percent in 1990. The 18 - 64 year old group also experienced a slight decrease during the same period, dropping from 57 percent in 1980, to 56 percent in 1990. The "above 65" category made up the difference, with an increase of 2 percent during the same time period.

As Table 5 demonstrates, Tehama County's age distribution varies by location. The City of Corning had the highest percentage of its population under 18 years of age, while the unincorporated areas around Red Bluff had the highest number of people under 18.

Table 5.
1990 Age Distribution by Location
Tehama County

Location	Age Group/% of Population					
	<18		18 - 64		>65	
Corning Unincorp. Area	1,496	28%	2,942	55%	865	16%
East Tehama Area	510	22%	1,356	57%	502	21%
Los Molinos	427	25%	955	56%	327	19%
Gerber-Las Flores	333	29%	603	53%	207	18%
Red Bluff Unincorp. Area	4,547	26%	9,924	57%	2,957	17%
West Tehama Area	744	24%	1,823	60%	473	16%
City of Corning	1,842	31%	3,124	53%	904	15%
City of Red Bluff	3,517	28%	6,827	55%	2,019	16%
City of Tehama	99	25%	216	54%	86	21%
Tehama County (total)	13,515	27%	27,770	56%	8,340	17%

Sources: 1990 U. S. Census.

Eastern Tehama County and the City of Tehama had the highest percentages of their population over the age of 65, but only a small portion (12 percent) of the County's overall elderly population. The unincorporated areas around Red Bluff and the City of Red Bluff contained 60 percent of all elderly in the County.

Median Age

The median age in Tehama County was 36.0 years of age in 1990. The State's median age was almost five year lower, at 31.5 years. Of the three incorporated cities in Tehama County, the City of Corning had youngest median age (30.7), while the City of Tehama has the oldest median age (39.7) (Table 6). In the unincorporated areas of the County the median age was almost 40. An analysis of median ages in the County shows that the urbanized areas had the youngest populations.

The way in which an area's age is distributed can significantly affect the area's housing market. An increase in the number of families with young children may increase the need for larger single family homes, condos and/or apartments, whereas an increase in the number of elderly households may

require smaller housing units and a greater need for housing assistance, as many of the elderly are on fixed incomes.

Table 6.
1990 Median Age
Tehama County

<u>Age Distribution</u>	<u>Median Age</u>
City of Corning	30.7
City of Red Bluff	31.9
City of Tehama	39.7
Los Molinos	38.1
Gerber-Las Flores	33.7
Corning Division	33.5
Red Bluff Division	35.9
Eastern Tehama County	40.0
Western Tehama County	39.5
County Average	36.0
State of California Average	31.5

Sources: 1990 U. S. Census.

Elderly

The 1990 Census determined that individuals older than 55 years of age made up almost 27 percent of the County's population, while those older than 65 years of age comprised about 17 percent of it (Table 7). Elderly single

Table 7.
1990 Elderly Population
Tehama County

<u>Age</u>	<u>Number of Individuals</u>	<u>% of Total Population</u>
55 - 59	2,445	4.9%
60 - 64	2,612	5.3%
65 - 75	4,891	10.0%
75 - 85	2,607	5.2%
>55	13,397	26.9%
>65	8,340	16.8%
>75	3,359	6.8%
>85	752	1.5%

Source: 1990 U. S. Census.

householders made up just over half (51 percent) of the total non-family single householders and a little over 25 percent of the County's total elderly population.

In 1980, the elderly (older than 65 years of age) made up 15 percent of the County's population (approximately 5,833 people). By 1990, the elderly portion of the population increased by almost 2 percent, to 16.8 percent, or 8,340 people. This is an increase of just over 2,500 people in 10 years.

Ethnic Composition

The County of Tehama is a predominantly white county with almost 92 percent of the population listing their race as "white" (Table 8). Ten percent of the population claimed to be of Hispanic origin. African Americans, American Indians/Eskimos/Aluets and Asian/Pacific Islanders together made up less than 3 percent of the County's total population. This racial/ethnic pattern is similar to most northern Californian communities where the greatest concentrations of minorities are in the larger cities and metropolitan areas.

Table 8.
Ethnic Diversity in Tehama County

Race/Origin	Number	% of Total
White	45,593	91.9%
Hispanic	5,124	10.3%
Black	256	0.5%
American Indian, Eskimo or Aluet	966	1.9%
Asian or Pacific Islander	353	0.7%
Other race	2,457	5.0%
Total Population	49,625	n/a

Race/Origin	Number	% of Total
White	43,049	86.7%
<i>Hispanic/White</i>	2,544	5.1%
Black	246	0.5%
<i>Hispanic/Black</i>	10	<.1%
American Indian, Eskimo or Aluet	849	1.7%
<i>Hispanic/Amer. Indian, Eskimo or Aluet</i>	117	0.2%
Asian or Pacific Islanders	325	0.7%
<i>Hispanic/Asian or Pacific Islanders</i>	28	0.1%
Other race	32	0.1%
<i>Hispanic/Other race</i>	2,425	4.9%
Total Population	49,625	100.0%
<i>Total Hispanic Population</i>	5,124	10.3%

Source: 1990 U.S. Census

The percentages in the first part of Table 8 do not add up to 100 percent due to the way the data was collected. "White" is considered to be a race, like "Black" and "Asian," while the Census looks at the "Hispanic" category is an ethnic grouping in which a person can combine race and ethnicity. For example a "Hispanic-Black" may come from the Caribbean, a "Hispanic-White" from Central America, or a "Hispanic-Asian" from the Phillipians.

Disabled

The 1990 Census determined that there were 6,958 disabled persons, or 18 percent of the population over the age of 16 in Tehama County (Table 9). The majority (58 percent) of these individuals were under 65 years of age. There were almost as many disabled females (49 percent) as disabled men (51 percent).

Table 9.
Disability Status
Tehama County

Age	Male		Female		Total	
16 - 64 Years old	2,198	32%	1,853	27%	4,051	58%
65+ Years old	1,376	20%	1,531	22%	2,907	42%
Total	3,574	51%	3,383	49%	6,958	100%

Source: 1990 Census

The 1990 Census reported that there were 1,269 workers (6 percent of the labor force) with disabilities in Tehama County (Table 10).

Table 10.
Work Disability Status
Tehama County

In Labor Force	Male		Female		Total	
Employed						
16 - 64 Years old	542	43%	396	31%	938	74%
65+ Years old	60	5%	20	2%	80	6%
Unemployed						
16 - 64 Years old	151	12%	80	6%	231	18%
65+ Years old	0	0%	11	1%	11	1%
Total						
16 - 64 Years old	692	55%	476	38%	1,168	92%
65+ Years old	60	5%	31	2%	91	7%
All Ages	752	60%	507	40%	1,269	100%

Source: 1990 Census

An additional 2,545 disabled persons, of work force age, were not in the work force as they were prevented from working by their disabilities (Table 10a.).

Table 10a.
Work Disability Status
Tehama County

Not in Labor Force	Male		Female		Total	
Prevented from Working						
16 - 64 Years old	1,365	24%	1,180	21%	2,545	47%
65+ Years old	1,104	19%	1,381	24%	2,485	44%
Not Prevented from Working						
16 - 64 Years old	141	2%	197	3%	338	6%
65+ Years old	212	4%	119	2%	331	6%
Total						
16 - 64 Years old	1,506	26%	1,377	24%	2,883	51%
65+ Years old	1,316	23%	1,500	26%	2,816	49%
All Ages	2,822	50%	2,877	50%	5,699	100%

Source: 1990 Census

In accordance with State standards, all new housing projects are required to provide disabled parking, ramps and curb cuts. In addition, as of January 1, 1990, apartments with five or more dwelling units or five percent of all apartments on a building site are to comply with the disability access regulations. These standards should lead to an adequate supply of market-rate apartments accessible to the disabled in the future.

Large Families

The Census defines large households as those with five or more persons. Households with more than one person per room, excluding the bathroom, are considered overcrowded. The 1990 Census determined that the average number of rooms in Tehama County was 4.9 rooms per unit. Thus, large families require housing units with at least five rooms. Sixty-one percent of all housing units in the County had 5 or more rooms. The majority of housing units, 53 percent, had 2 or fewer bedrooms, while 47 percent of them had 3 or more bedrooms.

Farmworkers

Tehama County is known for its agricultural products, especially its olive and nut crops, both of which require seasonal labor. The County possesses fertile soils, abundant water resources, and a relatively long growing season. The 1990 Census found that less than 10 percent of the County's labor force (1,728 workers) were employed in the agricultural, forestry and/or fishing sector. Over

1,800 individuals listed their occupation as "farming, forestry and fishing" in the County.

The Employment Development Department (EDD) estimates that farm employment in Tehama County varies from a peak of 540 people during the harvest season to a low of 60, with an average annual employment of 250 workers.

The Community Housing Improvement Program (CHIP) conducted a survey of migrant housing in Glenn and Tehama Counties for the California Department of Housing and Community Development (HCD) during the winter of 1991. The survey was sent out to 1,600 growers in Glenn (600 surveys) and Tehama (900 surveys) Counties and 255 migrant workers in both counties.

Out of the 1,600 growers, 32 percent responded to the survey. Of the growers who responded, 207 employed a total of 3,295 farmworkers. The percentages of farmworkers employed between both counties was not determined. However, the number of farmworkers employed by the 207 growers who responded is significantly higher than either the Census or EDD information indicated. If added to an estimate of total farmworkers employed by growers who did not respond, the numbers would increase even more.

Homeless

During the 1980's, the homeless became a serious problem for a number of communities in California. For a variety of economic, social and/or personal reasons individuals and families either choose or are forced to be homeless. Their homelessness can be a temporary emergency situation or a semi-permanent way-of-life.

Tehama County has two major sources of homeless people, the I-5 corridor and the railroads. There are at least three major attractants for the homeless, the Sacramento River provides sheltered areas and a food source; the National Forests on both the east and west sides of the valley are attractive places to live in; and farms attract migrant workers who typically cannot pay for housing on their earnings. Most services for the homeless are found in urban settings, in Tehama County there are few urban centers and few services provided for the homeless so their numbers may be under-reported.

A number of persons interview claimed that there may be up to 2,000 people living in the National Forests and along the Sacramento River. The CHIP migrant farmworker survey reported that 83 percent of the farmworkers surveyed listed "orchard" as their current place of residence. The 1990 Census' homeless survey for Tehama County, found 69 homeless people living in shelters and "no persons visibly living in the streets." However, an accurate counting of the homeless has not been conducted in Tehama County and estimates vary widely depending on the agency contacted.

The Welfare Department's Homeless Assistance program provides families eligible for Aid for Families with Dependent Children (AFDC) assistance with \$30 per day for four weeks for emergency housing needs. Families are only eligible for this assistance once in a two year period. During the month of February 1992, 29 families in Tehama County received both temporary and permanent assistance from the Welfare Department. This was down from February, 1991 when 33 families received both temporary and permanent assistance.

Another growing need is for emergency shelter and transitional housing for battered women and their families. Rape Crisis Intervention (RCI) and Domestic Crisis Services both report a number of cases of emergency shelter needs. Domestic Crisis Services reported that in the first quarter of 1992 they received over 2,000 requests for their services, 40 percent of which were women in need of emergency shelter and 20 percent were homeless. This type of homelessness does not show in demographic statistics due to the emergency nature of it.

Household Characteristics

There were 48,700 people (98 percent) out of 49,625 County residents living in households in 1990. As shown in Table 11, the number of households in the County grew in 1980's by 41 percent from 13,264 households in 1980, to 18,704 households in 1990.

Table 11.
Households and Household Size
Tehama County

	<u>1980</u>	<u>1990</u>	<u>% Change</u>
Households	13,264	18,704	41%
Household Size (pph)	2.62	2.60	<-1%

Sources: 1990 U. S. Census.

Household size, or the average number of persons per household (pph) dropped slightly in the 1980's. In 1990, the household size was 2.60 pph, down less than one percent from the 1980 average of 2.62 pph. Tehama County's household size (2.60 pph) was below the State's household size of 2.79 pph.

Female-Headed Households

In 1990, there were a total of 3,449 female-headed households in Tehama County. The Census distinguishes between two types of female-headed households, female-headed family households and elderly single female-headed households. There were 1,860 female-headed family households representing 10 percent of all households and 54 percent of all female-headed households, and 1,589 elderly single female-headed households, representing

8 percent of all households, 74 percent of elderly households, and 46 percent of all female-headed households (Table 12).

Table 12.
Female-Headed Households
Tehama County

Type of Female Households	Number of Households	% of F-H Households	% of All Households
Family Households	1,860	54%	10%
Single & >65	1,589	46%	8%
Combined	3,449	100%	18%
All Households	18,704		100%

Source: 1990 U. S. Census.

The population of female-headed households varies with location. The majority of both single-elderly and family female-headed households occurs in and around Red Bluff (Table 12a). There 38 percent of all households are female-headed. Western Tehama County has the least concentration of female-headed households making up only 8 percent of all households.

Table 12a.
Female-Headed Households by Location
Tehama County

Location	Female-Headed				% of Location Households	
	Family Households		Single Elderly Households			
Corning Unincorp. Area	124	7%	118	7%	242	12%
East Tehama Area	51	3%	60	4%	111	12%
Los Molinos	80	4%	76	5%	156	23%
Gerber-Las Flores	57	3%	46	3%	103	24%
Red Bluff Unincorp. Area	434	23%	427	27%	861	13%
West Tehama Area	60	3%	31	2%	91	8%
City of Corning	343	18%	287	18%	630	28%
City of Red Bluff	692	37%	530	33%	1,222	25%
City of Tehama	19	1%	14	1%	33	20%
Tehama County (total)	1,860	100%	1,589	100%	3,449	18%

Sources: 1990 U. S. Census

Elderly Households

Elderly householders living alone made up over half (54 percent) of the total nonfamily single householders, 26 percent of the County's total elderly population, and just over 4 percent of the total population.

Family Households

Family households made up 13,808 (74 percent) of the County's 18,704 households. The 1990 Census found that there were 3.03 people per family household.

ECONOMIC CHARACTERISTICS

This chapter discusses both the economic characteristics of Tehama County. Economic consideration of housing is important because without adequate income, individuals and families can not afford to buy or rent homes in the area. This can cause housing units not to be built and escalate the cost of the existing housing stock. If a majority of jobs are located outside the area then transportation costs add to the affordability of living in the community. A community with only residential units will not have the tax base to support necessary County services.

Tehama County's Economy

The economy of Tehama County is centered around its agricultural commodities and timber industry. The County's timber industry is valued at over \$30 million annually. Growers produce almonds, olives, prunes and walnuts valued at over \$40 million annually. Livestock and poultry bring in an additional \$15 - 20 million while field crops are valued at almost \$8 million (Tehama County Agricultural Crop Report, 1991). There are over 1,400 farms occupying 58 percent of the County's land area (California Statistical Abstract, 1991).

As economic conditions change over the last few years, other sectors of the economy have emerged within Tehama County. The agriculture, forestry and fishing sector employs 10 percent of the County's workforce while government, retail trade, manufacturing and service sectors employ 71 percent of the County's workforce (Table 13).

Table 13.
Workers by Industry
Tehama County, 1989

Sector	Number of Workers	% of Workforce
Retail Trade	3,346	19%
Manufacturing	3,329	19%
Government	2,976	17%
Services	2,822	16%
Agriculture/Forestry/Fishing	1,728	10%
Construction/Mining	1,387	8%
Transportation/Public Utilities	1,162	6%
Finance, Insurance & Real Estate	825	5%
Wholesale Trade	323	2%
Total	17,898	100%

Source: 1990 Census

Retail trade and manufacturing were the two highest employment sectors with just over 40 percent of the County's workforce. Total retail sales exceeded 216 million dollars in 1990 (California Statistical Abstract, 1991).

Table 14 is a list of major employers in Tehama County. Wood and agricultural products are an important factor in the economy of the County. Not included in this list provided by the Chamber of Commerce and the Tri-County Economic Development Corporation are hospitals and schools which employ a number of County residents.

Table 14.
Tehama County Employers

Employers	Type of Industry	No. of Employees
Packaging Co. of Calif.	Paper Products	414
Fiberboard	Wood Products	350
Sierra Pacific	Wood Products	340
Bell Carter	Olive Processing	200
Crane Mills	Wood Products	130
Diamond Plywood	Wood Products	125
Premdor Wood Products	Wood Products	100
Sunsweet Dryers	Seasonal Prune Drying	100
SNE Corp.	Wood Products	80-100
Corning Moulding Corp.	Wood Products	50

Source: Red Bluff/Tehama Co. Chamber of Commerce, Community Economic Profile, 1990.
Tri-County EDC Statistical Abstract, 1990 - 1991

Countywide employment in 1991 was estimated by the Employment Development Department to be 18,400. Employment levels fluctuate during the year, reflecting the agricultural harvest season and summer tourist trade. Annual average employment figures mask the upswings and downswings in the size of the labor force. Overall, the annual average unemployment rate for 1991 was 9.4 percent, which represents a 1.3 percent increase from 1990. The average unemployment rate for 1990 was 10.7 percent (California Statistical Abstract, 1991).

Employment Trends

Employment trends in Tehama County, for the period 1988 to 1993, are presented in Table 15. Growth in employment had been expected to increase by 7.6 percent over the five year period between 1988 and 1993. Almost 300 new jobs were expected to be generated during this period with the largest increases in new jobs in the retail, services, government and construction

sectors, while almost 400 jobs are expected to be lost in higher paying manufacturing jobs.

Table 15.
Employment Forecast by Industry
Tehama County, 1988 - 1993

Industries	1988	1993	Change		% of New Jobs
			Number	%	
Wholesale Trade	175	225	50	29%	17%
Services	2,200	2,400	200	9%	68%
Government	2,575	2,770	195	8%	66%
Retail Trade	2,475	2,625	150	6%	51%
Finance, Insurance & Real Estate	425	450	25	6%	8%
Construction/Mining	400	425	25	6%	8%
Agriculture/Forestry/Fishing	1,100	1,150	50	5%	17%
Transportation/Public Utilities	375	350	-25	-6%	-8%
Manufacturing	2,700	2,325	-375	-14%	-127%
Total, All Industries	12,425	12,720	295	2%	100%

Source: Tri-County EDC Statistical Abstract, 1990 - 1991

In the early 1990's, however, employment in the County started falling due to continued cutbacks in the lumber and wood industries. This forecast was developed prior to the economic downturn which is currently affecting the County, the State and the nation. The possibility of new job growth has diminished and a number of employment sectors are actually losing jobs, especially in the construction, manufacturing, retail sales and government areas.

Employment was expected to increase in the retail, services and agriculture sectors. These jobs are basically low paying jobs, paying minimum wage or slightly above. The effect of increasing the number of low paying jobs in Tehama County is to make housing less affordable. The less someone makes, the greater the percentage of that person's, or family's, income has to be spent on rent or mortgage payments and the less affordable housing becomes. Currently, housing in Tehama County is more affordable than other parts of the region due to the relatively low housing costs, but affordability is likely to change with lower wages and higher costs.

Job growth in Tehama County depends on a variety of factors, most of which the County has no control over. It is likely that the majority of job growth will continue to occur in the service sector rather in the manufacturing sector. As the County attracts industries and businesses over the next ten years more housing will be needed for an increasingly diverse population. Affordable housing for workers in service sector jobs will be needed along with housing for managerial and professional workers.

Labor Force

The labor force in the County consists of 19,958 individuals, or 40 percent of the County's total population (Table 16). Male workers make up 58 percent of the labor force while female workers comprise 42 percent of the force.

Table 16.
1989 Labor Force
County of Tehama

Worker Type	Number of	Population	Percent of Labor Force
Males	24,618	50%	
In Labor Force	11,567	23%	58%
Employed	10,249	21%	51%
Unemployed	1,308	3%	7%
Not in Labor Force	6,666	13%	
Females	25,007	50%	
In Labor Force	8,391	17%	42%
Employed	7,649	15%	38%
Unemployed	742	1%	4%
Not in Labor Force	10,884	22%	
Total	19,958	40%	

Source: 1990 Census

At the time of the Census (1989), 4 percent of the County's population and 11 percent of the labor force were unemployed, while 35 percent of the population was not in the labor force. Unemployment for males in the labor force in 1989 was 7 percent while for females the rate was 4 percent. In 1989, unemployed males made up 3 percent of the County's population while unemployed females made up only 1 percent.

Jobs/Housing Balance

The ratio of the number of people who live in an area relative to the number of people who work there is often referred to as the "jobs/housing" balance. According to the California Department of Housing and Community Development (HCD) the jobs-housing balance recognizes the desirability for housing type and availability to match housing need, using nearby or regional employment as the determiner or need. The Economic Development Department reports that Tehama County is close to being in balance with 12,250 jobs and 15,700 employed residents, or about 1.3 resident workers for every job.

One way to determine whether an area's workers are working outside of the area is to look at their commute patterns. The 1990 Census questioned individuals about their work commute travel time and the results are in Table 17.

Table 17.
Commute Time, 1989
Tehama County

<u>Travel Time (minutes)</u>	<u>Number of Commuters</u>	<u>% of Workforce</u>
0 - 9	4,398	25%
10 - 15	3,204	18%
15 - 20	2,346	13%
20 - 30	2,648	15%
30 - 40	2,009	12%
40 - 44	318	2%
45 - 59	728	4%
60 - 89	307	2%
90 or more	463	3%
Work at Home	1,142	7%
Total	17,563	100%

Mean Travel Time: 19 minutes

Source: 1990 Census

Workers in Tehama County commuted an average of 19 minutes to, or from, work in 1989. As Table 17 shows, the majority of workers, 1,021 individuals or 74 percent of the work force, commuted less than 25 minutes or worked at home in 1989. Five percent of the workforce commuted than an hour to work. It is almost impossible to determine a job commuting trend for an area as large as a county. A 30 minute commute may be completely within the County or to destinations outside of the County.

Countywide Income Levels

The California Department of Finance (DOF) estimated the 1989 per capita income in Tehama County to be \$12,471 per year. The County had the 55th lowest per capita income in the State, only Del Norte, Lassen and Yuba counties were lower. The 1990 Census revealed that the County's actual per capita income was \$10,990, 12 percent lower than the DOF estimate. The State's per capita was \$16,409, 49 percent higher than Tehama County's per capita income.

Since 1980, Tehama County's per capita income has increased by 47 percent, while the State's has increased by 71 percent. During this same period the U.S. Consumer Price Index (CPI) grew by 50.4 percent and the California CPI grew by 55.3 percent (California Statistical Abstract, 1991), indicating that Tehama County's income has not been able to keep up with inflation.

Table 18 shows the Census income levels by type and by race and ethnicity. The White per capita income in 1989 was \$11,410, 4 percent higher than the County's overall per capita income and 70 percent of the State's. The per capita income for American Indians was 77 percent of the County's White per capita income and 54 percent of the State's. Asian per capita income was 60 percent of County's White income and 41 percent of the State's. Hispanic per capita income was 51 percent of County's White and 35 percent of the State's, while Black per capita income was 37 percent of the County's White per capita income and 26 percent of the State's.

Table 18.
1989 Income by Type
Tehama County

Type	Annual Income	
	County	State
Per capita	\$10,990	\$16,409
White	\$11,410	\$19,028
Amer. Indian	\$8,833	\$11,809
Asian/Pacific Islander	\$6,791	\$13,733
Hispanic	\$5,793	\$8,504
Other	\$5,596	\$7,594
Black	\$4,525	\$11,578
Social Security Mean	\$7,892	\$7,957
Public Assistance Mean	\$6,237	\$5,972
Retirement Mean	\$8,463	\$10,409
Household Median	\$22,436	\$35,798
Household Mean	\$28,521	\$46,247
Family Median	\$25,946	\$40,559
Family Mean	\$31,927	\$51,198

Source: 1990 Census

When compared to the rest of the State, Tehama County's income levels were typically one third less than Statewide averages in most income categories (Table 19). In some income categories; Social Security, Public Assistance and Retirement, the County and State the income levels are about the same (Table 18).

Table 19.
1989 Income Levels

Categories	Tehama County	State of California	County % of State
Per capita	\$10,990	\$16,409	67%
Household Median	\$22,436	\$35,798	63%
Household Mean	\$28,521	\$46,247	62%
Family Median	\$25,946	\$40,559	64%
Family Mean	\$31,927	\$51,198	62%

Source: 1990 Census

According to the U.S. Department of Housing and Urban Development (HUD), Tehama County's median household income, for a family of four, in 1991 was \$31,400. HUD's figures are used by various agencies in determining qualifying income levels for a number of housing programs.

Income is broken down into income ranges in order to classify people and projects based on income level. Above moderate-income is defined as income greater or equal to 120 of the area's median income. Moderate-income levels range between 80 and 120 percent. Low-income ranges from 50 to 80 percent of the median income, while very low-income is considered to be 50 percent or less than the median income (Table 20).

Table 20.
1989 Household Income Range Definitions

Above Moderate Income:	> 120% of median income
Moderate-Income:	81% to 120% of median income
Low-Income:	51% to 80% of median income
Very Low-Income:	< 50% of median income

According to the 1990 Census, the County's median household income grew by 67 percent from \$13,425 in 1979, to \$22,436 in 1989. The median family income in 1989 was \$25,946. Table 21 lists ranges of household incomes for Tehama County.

Table 21.
1989 Household Income by Income Range
Tehama County

Income Level	Income Range	
	Actual (1989)	HUD (1991)
Above Moderate	> \$26,923	>\$37,680
Moderate	\$17,949 - \$26,923	\$25,120 - \$26,033
Low	\$11,218 - \$17,949	\$15,700 - \$25,120
Very Low	< \$11,218	\$15,700

1979 Median Household Income: \$13,425

1989 Median Household Income: \$22,436

1991 HUD Median Household Income: \$31,400

Source: U.S. Census, 1980, 1990

Based on Census data and approximate income ranges as determined by the formula in Table 21 and Table 22, there were 7,415 households (40 percent of all households) with incomes in the above moderate-income range of \$22,500 per year, 4,074 households (22 percent of all households) in the moderate-income range earning between \$15,000 and \$22,499 a year, 3,750 households (20 percent of all households) in the low-income range earning between \$10,000 and \$14,999 a year, and 3,506 households (19 percent of all households) in the very low-income range earning less than \$10,000 a year. These figures do not exactly break into the appropriate income ranges due to the Census income data not being broken down into those ranges. More than 40 percent of the County's 1989 population could be considered to be at or below the low-income level.

Table 22.
1989 Household Income Ranges
Tehama County

Approximate Income Level	Income Range	Households	
		#	%
Above Moderate	> \$22,500	7,415	40%
Moderate	\$15,000 - \$22,499	4,074	22%
Low	\$10,000 - \$14,999	3,750	20%
Very Low	< \$ 9,999	3,506	19%

Source: 1990 Census, based on 1989 median household income

Sixteen percent of the County's households (2,917 households) received public assistance in 1989. The average income for those on public assistance was \$6,237 per year. Thirty-five percent of the County's households (6,495 households) received Social Security. The mean income for those with Social Security was \$7,892 per year. There were 4,124 households (23 percent of all households) were counted as retired and had a mean annual income of \$8,463.

Poverty Levels

According to 1990 Census information 41,098 individuals, or 85 percent of the County's population, were at, or above, the poverty level, and 7,451 individuals (15 percent) below the poverty level (Table 23). The poverty level for the State of California was an income of \$12,674 per year for a family of four. A full-time job paying \$6.25 per hour or less qualifies a family as poverty or below-poverty level wages.

Table 23.
1989 Poverty Status by Age
Tehama County

Age	# Below Poverty	Percent of County	Percent of Poverty Group
0 - 17	3,123	6%	42%
18 - 64	3,699	7%	50%
65 +	620	1%	8%
Total	7,451	15%	100%

Source: 1990 Census

Twenty-one percent of the County's families (2,946 families) were below the poverty level in 1989 (Table 24, on the next page). Married couples with families under the poverty level comprise 10 percent of all families and 45 percent of all families under the poverty level.

The Tehama County Welfare Department reported a caseload of 1,815 Aid for Families with Dependent Children (AFDC) recipients in January 1992. This represented 5,177 persons or over 10 percent of the County's total population. The Tehama County Welfare Department reported 60 cases, serving 65 persons, receiving General Assistance Grants.

Single male-headed families under the poverty level comprised less than one percent of the County's families and 2 percent of the County's families under the poverty level. Single female-headed families below the poverty level comprised 11 percent of the County's families, however they made up 53 percent of all families below the poverty level.

Table 24.
1989 Poverty Status by Family Type
Tehama County

<u>Family Type</u>	<u># Below Poverty</u>	<u>Percent of Families</u>	<u>Poverty Group</u>
Married-Couple	1,328	10%	45%
w/ Children <5 years old	327	2%	11%
w/ Children 5 years old	78	1%	3%
w/ Children 6 - 17	923	7%	32%
Male Householder, No Spouse	59	<1%	2%
w/ Children <5 years old	51	<1%	2%
w/ Children 5 years old	0	0%	0%
w/ Children 6 - 17	8	<1%	<1%
Female Householder, No Spouse	1,539	11%	53%
w/ Children <5 Years	561	4%	19%
w/ Children 5 Years	102	1%	3%
w/ Children 6 - 17	876	6%	30%
Total Number of Families	2,946	21%	100%

Source: 1990 Census

Household Income and Rents

One measure of housing affordability is determined by the amount of income an individual or family pays for mortgage or rent. In 1989, 40 percent of all Tehama County households paid more than 25 percent of their annual income for housing costs, 30 percent of households paid more than 30 percent of their income and 22 percent of households paid more than 35 percent their annual income (Table 25).

In Tehama County in 1989, 70 percent of homeowners paid less than 25 percent of their annual income for housing, 28 percent paid more than 25 percent of their income, 20 percent paid more than 30 percent of their income, and 14 percent paid more than 35 percent (Table 25). The average monthly mortgage was determined by the 1990 Census to be \$608. Homeowners who did not pay mortgages paid an average of \$189 a month for housing costs.

Table 25.
1989 Household Income and Rents
Tehama County

Owner-Occupied Income	Percent of Household Income				
	0 - 19%	20 - 24%	25 - 29%	30 - 34%	35+%
Less than \$10,000	195	64	79	40	414
\$10,000 - 19,999	706	235	134	134	394
\$20,000 - 34,999	1,044	275	209	235	188
\$35,000 - 49,999	1,040	243	100	36	15
\$50,000 or more	1,100	149	56	0	6
Total units	4,085	966	578	445	1,017
% of Own-Occ. Units	57%	13%	8%	6%	14%
% of All Units	33%	8%	5%	4%	8%
Renter-Occupied Income	Percent of Household Income				
	0 - 19%	20 - 24%	25 - 29%	30 - 34%	35+%
Less than \$10,000	3	107	145	208	1,088
\$10,000 - 19,999	159	181	284	236	601
\$20,000 - 34,999	781	331	141	59	36
\$35,000 - 49,999	364	48	16	11	0
\$50,000 or more	201	0	0	0	0
Total units	1,508	667	586	514	1,725
% of Rental units	30%	13%	12%	10%	34%
% of All Units	12%	5%	5%	4%	14%

Source: 1990 Census

Renters in the Tehama County pay a larger portion of their income towards housing costs than do homeowners (Table 25). Thirty percent of renters paid less than 25 percent of their annual income for rents in 1989, while 69 percent paid more than 25 percent of their income, 44 percent paid more than 30 percent of their income, and 34 percent paid more than 35 percent of their income towards housing costs. The average rent in 1989, was \$381 a month while the median rent was \$366.

There are two times more renters making less than \$10,000 a year, paying more than 35 percent of their income, than homeowners making less than \$10,000 a year, paying more than 35 percent of their income. Fifty-six percent of renting households pay more than 25 percent of their annual income towards housing costs while comparatively, while 28 percent of homeowners spend more than 25 percent of their annual income for housing costs.

HOUSING CHARACTERISTICS

From single-family homes to multi-family apartment complexes, to mobile homes, hotels and motels, the types of housing units varies within and throughout communities and regions. This chapter describes the type, size, age, tenure and condition of housing units in Tehama County.

Housing Profile

The County's housing stock is primarily made up of detached single-family housing units and mobile homes. Detached single-family housing units comprise 61 percent (12,425 units) of all housing units, attached single-family units make up less than 2 percent (307 units), small multi-family units (duplexes, triplexes and/or quadraplexes) comprise 5 percent (1,099 units), and large multi-family units make up 4 percent (739 units) of the County's total housing units. Mobile homes, trailers and other similar units account for 25 percent (5,191 units) of the County's housing units (Table 26).

Table 26.
Housing Profile
Tehama County

<u>Units in Structure</u>	<u>Number of Units</u>	<u>% of Total</u>
1 unit - detached	12,425	61%
1 unit - attached	307	2%
2 - 4 units	1,099	5%
5 - 9 units	642	3%
10 or more units	739	4%
<u>Mobile homes, trailers, other</u>	<u>5,191</u>	<u>25%</u>
Total	20,403	100%

Sources: 1990 Census

As shown in Table 27, mobile homes account for between 30 and 60 percent of total housing units in the unincorporated areas of the County. In western Tehama County mobile homes make up 57 percent of all housing units while single-family units make up 43 percent. Statewide, mobile homes make up 6 percent of all housing units, while single-family homes make up 55 percent.

Table 27.
1990 Housing Composition
Tehama County

Location	Mobile Homes	Single- Family Units
Corning Unincorp. Area	48%	51%
East Tehama Area	31%	65%
Los Molinos	40%	53%
Gerber-Las Flores	33%	63%
Red Bluff Unincorp. Area	31%	65%
West Tehama Area	57%	43%
City of Corning	8%	63%
City of Red Bluff	7%	60%
City of Tehama	10%	88%
Tehama County (total)	25%	61%
State of California	6%	55%

Sources: 1990 U. S. Census.

The number of mobile homes increased by 1,346 units, or 35 percent, between 1980 and 1990. During this same period the number of single-family units grew by 1,774 units, or 13 percent. Table 28, shows that despite the increase in the number of mobile homes the overall percentage of different housing unit types remained relatively constant from 1980 to 1990.

Table 28.
Housing Profile Trends
Tehama County

Housing Type	1980		1990		1980/1990	
	Units	% of Total	Units	% of Total	Units	% Change
Single-Family	10,958	64%	12,732	63%	1,774	16%
Multi-Family	2,190	13%	2,480	12%	290	13%
Mobile Homes	3,845	23%	5,191	25%	1,346	35%
Total	16,993	100%	20,403	100%	3,410	20%

Sources: 1980 and 1990 Census

Number of Rooms

According to the 1990 Census, there was an average of 4.9 rooms per housing unit in Tehama County. The Census includes living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, and enclosed porches suitable for year-round use in their definition of a room. Not included in this definition are strip or pullman kitchens, bathrooms, open porches, balconies, halls or foyers, half-room, utility rooms, unfinished attics or basements, or other unfinished space used for storage.

In addition to listing the average the number of rooms per house, the number of bedrooms available in the County's housing units are listed below in Table 29. Housing units with 3 or more bedrooms made up approximately 45 percent of all units. The majority (37 percent) of housing units with 3 or more bedrooms were owner-occupied units. Rentals with 3 or more bedrooms made up only 8 percent of housing units. Half of all rental units had 2 bedrooms, and 21 percent had only 1 bedroom.

Table 29.
Number of Bedrooms
Tehama County

Bedrooms	Total Units	Owner-Occupied		Renters	
		Units	% of Units	Units	% of Units
None	453	162	<1%	181	<1%
1	2,305	706	3%	1,243	6%
2	8,123	4,515	22%	2,927	14%
3	8,190	6,343	31%	1,352	7%
4	1,088	932	5%	132	<1%
5 or more	244	178	<1%	33	<1%
Total	20,403	12,836	63%	5,868	29%

Sources: 1990 Census

Overcrowding

When the household size is too great for the size of the housing unit overcrowding occurs. Overcrowding is defined as 1.01 or more persons per room (see section above for the definition of a room). Overcrowding is most often associated with large and very large households. HCD found that a majority of households with six or more persons are overcrowded (HCD, 1988). The greatest number of incidents of overcrowding occurs in rental housing due to the fewer number of rooms available (see Table 29, above).

Overcrowding also occurs when extended and/or multiple families live together in a single unit. This occurs for social and cultural reasons as well as economic ones. When households or families cannot afford housing due to low paying jobs (such as farmworkers) they are often found living with other families and sharing a facility.

A total of 1,236 households, or 6 percent of County's total housing units, or almost 7 percent of the occupied housing units, were considered to be overcrowded. This rate varied between 5 percent in the eastern part of the County to almost 12 percent in the Gerber/Las Flores area (Table 30).

The number of overcrowded households has increased by 33 percent from a total of 928 overcrowded households in 1980. However, while the number of overcrowded households increased, the overall percentage dropped almost 1 percent from 7.5 percent in 1980 to 6.6 percent in 1990, and almost 2 percent since 1970. The County's rate of overcrowdedness is half of the statewide rate of 13.2 percent.

Table 30.
Household Crowding
Tehama County

Location	Total Occupied Households	Households > 1.01 PPR	% of Total
County	18,704	1,236	6.6%
Corning Unincorp. Area	1,938	163	8.4%
East Tehama Area	1,592	85	5.3%
Los Molinos	680	50	7.4%
Gerber-Las Flores	424	50	11.8%
Red Bluff Unincorp. Area	6,614	392	5.9%
West Tehama Area	1,088	64	5.9%
City of Corning	2,236	164	7.3%
City of Red Bluff	4,812	318	6.6%
City of Tehama	163	9	5.5%
State of California			13.2%

Source: 1990 U.S. Census

Rental units in the County have less rooms and are more crowded than owner-occupied units. The Census determined that the average number of persons per unit living in owner-occupied housing was 2.57, with an average of 5.3 rooms per unit, while in rental housing there were 2.67 people per unit and 4.2 rooms per unit. The majority (72 percent) of rental units had one or two

bedrooms while the majority (58 percent) of owner-occupied units had 3 or 4 bedrooms.

Tenure

The tenure characteristics of owner-occupied and renter-occupied households differ with income groups, household size and location. A community's housing goals often revolve around ownership rates. A low percentage of rental units may focus a community to assist in the production of more rental units while having too many rental units may cause a refocusing towards increasing home-ownership.

In California, since 1940, homeownership rates grew from 43 percent to 58 percent in 1960, and dropped back to 52 percent in 1990 (HCD, California Statewide Housing Plan Update, 1990). In Tehama County, 63 percent of all housing units were owner-occupied and 29 percent renter-occupied (Table 31).

Table 31.
1990 Housing Tenure
Tehama County

Housing Type	Total Year Round	Vacant	Total Occ.	Owner Occ.	Renter Occ.
Single Family	11,771	931	11,854	9,127	2,729
Multi-Family	2,480	226	2,228	55	2,177
Mobile Homes	4,978	522	4,456	3,567	880
Total	20,403	1,699	18,704	12,836	5,868
% of Total Units	100%	8%	92%	63%	29%
% of Occ. Units			100%	69%	31%

Source: 1990 Census, Table H20/21/22

As demonstrated in Table 32, tenure varies throughout the County with noticeable differences in tenure rates occurring between the urbanized areas and rural areas. The percentage of owner-occupied housing in the County's rural areas range between 70 and 81 percent. In the urban areas (Red Bluff and Corning), owner-occupied housing units make up about 50 percent of all housing units. This difference in tenure is due to the number of multi-family housing units in the urban area.

Table 32.
1990 Tenure by Location
Tehama County

Location	Owner-Occupied		Rental-Occupied	
	#	%	#	%
Corning Unincorp. Area	1,545	80%	393	20%
East Tehama Area	1,199	75%	393	25%
Los Molinos	503	74%	177	26%
Gerber-Las Flores	298	70%	126	30%
Red Bluff Unincorp. Area	5,118	79%	1,333	21%
West Tehama Area	883	81%	205	19%
City of Corning	1,256	56%	980	44%
City of Red Bluff	2,416	50%	2,396	50%
City of Tehama	121	74%	42	26%
County (total)	12,836	69%	5,868	31%

Sources: 1990 U. S. Census.

Table 33 lists tenure by age. In the 15 to 34 year-old age group, 36 percent own their own homes while 64 percent rent. For the 35 to 64 year-old age group 73 percent own their own homes while 27 percent rent. Most elderly householders, 83 percent, own their own home and only 17 percent rent homes.

Table 33.
1990 Tenure by Age
Tehama County

Age	#	Owner-Occupied		#	Rental-Occupied	
		% of Own-O	% of Age Gr.		% of Rent-O	% of Age Gr.
15 - 34	1,368	11%	36%	2,411	41%	64%
35 - 64	6,595	51%	73%	2,443	42%	27%
65+	4,783	37%	83%	1,014	17%	17%
Total	12,836	100%	69%	5,868	100%	31%

Source: 1990 Census, Table H13.

Age of Housing Stock

The age of a community's housing stock is an important indicator of a community's ability to continually produce new housing unit and, more importantly, of the potential for serious housing stock deterioration. If maintained adequately, older housing can be in good condition, however due to the nature of mechanical systems breaking down as they age, older housing has a tendency to be in substandard condition. Communities with large amounts of aging housing units need to monitor their housing stock closely to prevent dilapidation and protect the public's health and safety and the vitality of the community.

According to the 1990 Census, 11 percent of the County's housing units were constructed prior to 1940, 21 percent were built between 1940 and 1960, 16 percent between 1960 and 1969, 27 percent were built between 1970 and 1980, and 24 percent were constructed in the 1980's (Table 34).

Table 34.
Age of Housing Units
Tehama County

Year Built	# of Units	% of Units
1939 or before	2,260	11%
1940 - 1949	1,321	6%
1950 - 1959	3,000	15%
1960 - 1969	3,316	16%
1970 - 1979	5,609	27%
1980 - March 1990	4,897	24%

Sources: 1990 Census

Vacant Housing Units

In order to have a healthy housing market, in which people have a choice in the type and cost of housing units they wish to live in, vacant housing units are necessary. A low vacancy rate reduces the opportunities for mobility within a community and increases the cost of available housing. It may also increase rate of homelessness and emigration. A high vacancy rate may lower the cost of housing, allow for a greater opportunity for mobility within a community, and reduce the rate of homelessness, but it may inhibit the development of newer housing units.

There are a couple of different classifications of vacancy rates. The most commonly use one is the "market vacancy rate." This type of vacancy rate looks

at the number and percentage of vacant units which are for-sale or rent and compares them with the total number of occupied and vacant for-sale or rent units (the housing market). Another type of vacancy rate is used to describe the "other-vacant" housing units. "Other-vacant" housing units are those units which are not in the for-sale or rent market, such as vacation homes and seasonal migrant labor units.

The "rule of thumb" rate for vacancies is typically a 5 percent total vacancy rate (the combination of market and "other" vacancy rates). The typically desirable vacancy rate can vary on a regional or community basis. In urban areas a high vacancy rate in one community may balance with a lower rate in an adjacent community whereas in rural or isolated communities, the vacancy rate can cause major problems in the availability of affordable housing.

The 1990 Census determined that there were 1,699 vacant housing units within Tehama County, or 8.3 percent of all housing units. The homeowner vacancy rate was estimated to be 1.4 for the County, and 2.0 for the State. This rate is determined by the number of vacant units for-sale and the overall homeowner inventory. The County's rental vacancy rate was estimated to be 5.4. This rate is based on the number of vacant units for rent and the total number of rental units.

There were 644 vacant units (38 percent) found to be for seasonal, recreational or other uses (Table 35). The majority (72 percent) of these units can be found in eastern Tehama County where the forest and mountains provide recreational activities.

Table 35.
1990 Vacant Units
Tehama County

Location	Seasonal/ Rec. Units	Homeowner Vac. Rate	Rental Vac. Rate
Corning Unincorp. Area	15	1.4	5.4
East Tehama Area	435	1.7	6.0
Los Molinos	8	1.4	10.6
Gerber-Las Flores	2	1.7	3.1
Red Bluff Unincorp. Area	67	1.3	4.5
West Tehama Area	106	1.8	2.4
City of Corning	4	2.3	9.2
City of Red Bluff	15	1.4	4.5
City of Tehama	1	0.8	2.3
County (total)	645	1.4	5.4

Sources: 1990 U. S. Census.

The vacancy rate for homeowner units ranged from 0.8 in the City of Tehama to 2.3 in Corning (Table 35). The rental vacancy rate ranged widely from a low of 2.3 in the City of Tehama to a high of 10.6 in the Los Molinos area. All of the County's homeowner vacancy rates were low (less than 5.0) indicating a tight market for homebuyers. The rental vacancy rate was high (greater than 5.0) and varied throughout the County indicating an overall high availability of rental units.

Housing Prices

Housing prices in Tehama County are relatively lower than in other areas of the State. The 1990 Census determined the median value of a house in Tehama County to be \$68,700. This price is 35 percent of the State's median value of \$195,500.

Table 36 compares the median home values and contract rents throughout the County and Table 38 compares the values and rents within the region. Value is defined by the Census is the value placed on the house by the owner and not what it was, or could be, sold for. Based on the Census data figures, the Gerber-Las Flores area has the most affordable homes and rents in the region.

Table 36.
1990 Median Home Values and Contract Rents
Tehama County

<u>Area</u>	<u>Median Home Value</u>	<u>Median Contract Rent</u>
Tehama County	\$ 68,700	\$ 288
Red Bluff	\$ 59,700	\$ 291
Corning	\$ 55,500	\$ 275
City of Tehama	\$ 63,300	\$ 266
Gerber-Las Flores	\$ 43,900	\$ 267
Los Molinos	\$ 60,200	\$ 269
Eastern Tehama Co.	\$ 68,100	\$ 264
Western Tehama Co.	\$ 74,200	\$ 292

Source: 1990 Census

Median home values range from a low of \$62,600 in Oroville, to a high of \$106,100 in Chico. A comparison of Tables 36 and 37, shows that a number of communities in Tehama County have lower home values and contract rents than the lowest regional median home values or rents found in Butte and Glenn Counties.

Table 37.
1990 Regional Median Home Values
and Contract Rents

<u>County/City</u>	<u>Median Home Value</u>	<u>Median Contract Rent</u>
Tehama County	\$ 68,700	\$ 288
Shasta County	\$ 91,300	\$ 358
<i>Redding</i>	\$ 95,300	\$ 373
<i>Anderson</i>	\$ 62,700	\$ 333
Glenn County	\$ 67,400	\$ 278
<i>Willows</i>	\$ 65,100	\$ 277
<i>Orland</i>	\$ 64,400	\$ 277
Butte County	\$ 94,000	\$ 369
<i>Chico</i>	\$ 106,100	\$ 402
<i>Oroville</i>	\$ 62,600	\$ 307
State of California	\$ 195,500	\$ 561

Source: 1990 Census

Table 38, lists the median price of existing home sales as compiled by the California Association of Realtors. These figures are derived from actual sales figures for northern California. The sales price of existing homes in

Table 38.
Median Home Sales Price
California 1982 - 1990

<u>Year</u>	<u>Northern California</u>		<u>California</u>	
	<u>Median Sales Price</u>	<u>% Annual Change</u>	<u>Median Sales Price</u>	<u>% Annual Change</u>
1982	\$ 67,610		\$112,428	
1983	\$ 85,650	-2.2%	\$114,002	8.1%
1984	\$ 87,448	2.1%	\$113,469	1.5%
1985	\$ 87,448	2.5%	\$119,358	5.2%
1986	\$ 89,661	2.7%	\$137,117	14.9%
1987	\$ 92,098	1.7%	\$142,224	3.7%
1988	\$102,426	9.3%	\$172,347	21.2%
1989	\$115,075	12.3%	\$202,650	17.6%
1990	\$143,801	25.0%	n/a	
<u>Years</u>	<u>Increase</u>	<u>% Incr.</u>	<u>Increase</u>	<u>% Incr.</u>
1982 - 1989	\$47,465	70.2%	\$90,222	80.2%
1982 - 1990	\$76,191	112.7%		

Source: California Association of REALTORS®

northern California exhibit two differences when compared to the State: existing home sales prices are almost half of the State's median sales price and the rate of price increase lags behind the State. Only in 1984, was the increase in the median sales price rate of a northern Californian home higher than the State's.

The Multiple Listing Service (MLS) of Tehama County compiles data on the listing price (similar to the Census "value") and the actual sales price. In Tables 39 and 40 show the MLS data for listings and sales in Tehama County.

Table 39.
Sales Activity for 1991
Tehama County

Type	Sold	
	Average	Median
Residential	\$ 83,012	\$ 71,250
2 Bedrooms or less	\$ 62,394	\$ 55,500
3 Bedrooms	\$ 87,389	\$ 76,000
4 Bedrooms	\$110,610	\$ 88,000
5 Bedrooms or more	none sold	
Land	\$ 41,857	\$ 28,000
Mobile Home	\$ 44,770	\$ 38,700
Ranch	\$127,889	\$125,000
Multi-Family	\$ 12,962	\$0

Source: Tehama County Multiple Listing Service

The average residential property listed for \$83,012 and sold for \$71,250. This price is substantially below the northern California average listed in Table 38. When compared to Table 38, the average price of a home in Tehama County (Table 40) since 1988 ranged from \$30,000 in 1988, to \$60,000 in

Table 40.
Tehama MLS Market Analysis
Sales Activity from 1988-91

Year	Homes Sold	Average Price	% Change
1988	n/a	\$70,313	
1989	270	\$74,977	6.6%
1990	331	\$81,114	8.2%
1991	232	\$83,012	2.3%

Source: Tehama County Multiple Listing Service

1990, lower than in northern California and the whole State. The annual percent increase in the average home sales price is also considerably lower. Between 1988 and 1991, the average sales price in Tehama County increased by almost 15 percent while in northern California, the average sales price increased over 27 percent.

The median MLS listed price was over \$10,000 higher than the actual sales price. Both, the median listed price (\$83,012) and the median sold price (\$89,000) were substantially above the median value (\$71,250) as indicated by the 1990 census.

Housing Condition

A number of housing condition surveys have been conducted in different areas of the County during 1990 and 1991. The cities of Corning and Red Bluff have also conducted their own surveys during the same time period. The housing condition surveys were used to determine the number of substandard housing units and the degree to which the substandard units are in need of rehabilitation. The results of the survey is listed in Table 41.

Table 41.
Housing Condition Survey
Tehama County

Location	Condition	# of Units	Percent of Total
Las Flores	Substandard	39	57%
	Standard	29	43%
	Total Units	68	100%
Proberta	Substandard	32	43%
	Standard	41	55%
	Total Units	74	100%
Vina	Substandard	30	46%
	Standard	35	54%
	Total Units	65	100%
Gerber	Substandard	196	52%
	Standard	181	48%
	Total Units	376	100%
Total	Substandard	297	51%
	Standard	286	49%
	Total Units	583	100%

Source: 1991 Housing Condition Report for Vina, Gerber, Las Flores and Proberta

Based upon the housing condition surveys for the aforementioned communities, just over half of the housing units were listed as substandard. Included in this survey were mobile homes. Mobile homes rated a substandard classification if they were not set on a foundation, which most lacked. Manufactured homes, which are similar to mobile homes, were also included in these surveys. In addition to mobile homes and manufactured homes, inhabited travel-trailers were found on a number of lots and were considered to be a substandard housing unit.

By utilizing a windshield survey tool developed by the federal Department of Housing and Urban Development (HUD) and used extensively by the state Department Housing and Community Development (HCD), CHIP surveyors were able to visually assess the condition of every dwelling unit in the community from the street. This rating tool visually assesses the foundation, roofing, siding, windows and door systems. Each building system receives a numerical value, based on the criteria listed in the survey form, and the point total determines whether the unit is in a standard (sound) or substandard condition.

The condition of the City's housing units were further broken down into the following categories:

- | | |
|--------------|--|
| SOUND: | A housing unit was considered to be "sound" if there were only minor cosmetic problems associated with its appearance. |
| MINOR: | Housing units rated as "minor" may be structurally sound but show signs of deferred maintenance or upkeep. The dwelling may need minor repair or maintenance of its roof, siding, windows and/or doors. |
| MODERATE: | A "moderate" unit requires the repair or replacement of more than one of the rated systems. This category varies widely, from a unit needing the roof replaced and new siding to one which needs the replacement of the roof, windows and doors. |
| SUBSTANTIAL: | "Substantial" rehabilitation of a unit involves the replacement of several major systems, such as a complete replacement of the roof, foundation, siding, windows and doors. |
| DILAPIDATED: | If a unit is in such a state of major disrepair that all building components need to be completely replaced or the building needs to be razed it is considered to be "dilapidated." |

Based upon the above categories, a total of 96 substandard single-family housing units, or 24 percent of all single-family housing units in these communities were further assessed to determine their degree of substandardness. The results are tabulated in Table 42. Surveyors found that: 39 percent (38 units) of substandard single-family housing units were in need of minor rehabilitation; 46 percent (44 units) were in need of moderate rehabilitation; 11 percent (11 units) were in need of substantial rehabilitation and 6 percent (23 units) were dilapidated and not suitable for rehabilitation or habitation.

Table 42.
Condition of Substandard Housing Units
Tehama County

Condition	# of Sub. Units	% of Sub. Units	% of all S-F Units
In need of Minor Rehabilitation	38	39%	10%
In need of Moderate Rehabilitation	44	46%	11%
In need of Substantial Rehabilitation	11	11%	3%
<u>Dilapidated (not suitable for rehab)</u>	<u>23</u>	<u>24%</u>	<u>6%</u>
Total Substandard Single Family Units	96	100%	24%

Source: City of Corning 1990 Housing Condition Report

The housing condition surveys only surveyed areas of the County with defined community boundaries. A scattered site survey was not conducted for this update. The 1980 housing condition survey conducted for the 1983 Housing Element determined that only 11 percent of the housing units in Tehama County were not in sound condition.

If the results of the latest surveys are extrapolated to the County as a whole, 24 percent of the County's single-family housing units may be a substandard condition. The increase, more than double, in substandard housing units may be more of a result of difference in survey methodology rather than a rapid increase in the deterioration of the County's housing stock. Another factor for the increase in substandard units may be with the counting of mobile home units. The 1980 survey did not indicate if mobile homes were included as they were in the 1991 survey, it is likely that they were not.

HOUSING NEEDS

This chapter attempts to identify housing needs for the Tehama County based upon information from previous chapters of this element, formal and informal surveys, census data, local governmental and non-governmental agencies and a variety of individuals. These findings are then used to help develop housing programs addressing the community's housing needs.

Housing Production

The number of housing units in Tehama County grew by 20 percent, from 16,993 housing units in 1980, to 20,403 units in 1990. This was an increase of 3,410 new housing units. Single-family housing units accounted for 1,774 of the units and made up 52 percent of newly constructed housing units. Multi-family units increased by 290 units, or 9 percent of newly constructed units. The 1990 Census showed a decrease of 130, in the number of 2 - 4 unit structures in the County. Mobile home units increased by 1,346 and accounted for 39 percent of all new housing units (Table 43).

Table 43.
Housing Production 1980 - 1990
Tehama County

Housing Type	Units	% of Total	New Units	% Increase	% of New Units
Single-Family	12,732	62%	1,774	16%	52%
Multi-Family	2,480	13%	290	13%	9%
Mobile Homes	5,191	25%	1,346	35%	39%
Total	20,403	100%	3,410	20%	100%

Sources: 1980 and 1990 Census

The majority of new housing units (54 percent) were built in the unincorporated parts of the County between 1980 and 1990 (Table 44). In the urbanized areas, Red Bluff had 34 percent of the new housing units and Corning produced 12 percent. The majority (54 percent) of single-family housing units were built in the unincorporated areas, while 17 percent of all single-family housing units were built in Red Bluff.

The unincorporated areas showed a net loss of 429 multi-family housing units while Red Bluff and Corning increased their multi-family housing by over 700 units. The loss of multi-family housing units in the unincorporated areas of the County may have been the result of annexation into the cities, or a miscount in the previous census.

Table 44.
1980 - 1990 Housing Production by Location and Type
Tehama County

Location	1980	1990	New Units	% Change	% of Total
Red Bluff	3,910	5,062	1,152	29%	34%
<i>Single-Family</i>	2,594	3,175	581	22%	17%
<i>Multi-Family</i>	1,111	1,557	446	40%	15%
<i>Mobile Homes</i>	205	330	125	61%	4%
Corning	2,006	2,428	422	21%	12%
<i>Single-Family</i>	1,478	1,564	86	6%	3%
<i>Multi-Family</i>	393	667	274	70%	8%
<i>Mobile Homes</i>	135	197	62	46%	2%
Tehama	171	176	5	3%	<1%
<i>Single-Family</i>	146	154	9	6%	<1%
<i>Multi-Family</i>	6	5	-1	-17%	
<i>Mobile Homes</i>	19	17	-2	-11%	
Unincorporated	10,906	12,737	1,831	17%	54%
<i>Single-Family</i>	6,740	4,893	1,847	27%	54%
<i>Multi-Family</i>	680	251	-429	-63%	-13%
<i>Mobile Homes</i>	3,486	4,647	1,161	33%	34%
Countywide	16,993	20,403	3,410	20%	100%
<i>Single-Family</i>	10,958	12,732	1,774	16%	52%
<i>Multi-Family</i>	2,190	2,480	290	13%	9%
<i>Mobile Homes</i>	3,845	5,191	1,346	35%	39%

Sources: 1983 Tehama County Housing Element and 1990 Census

Regional Housing Needs

A regional housing needs plan for Colusa, Glenn and Tehama Counties was prepared in the Spring of 1992, pursuant to the provisions in Section 65584 of the Government Code. The Regional Housing Needs Plan for the Tri-County Area Planning Council, prepared by California Department of Housing and Community Development (HCD), contains each of the city's and county's, within the Tri-County Area, share of statewide housing need projected to July 1997.

The allocation of regional housing needs for the entire state was developed by HCD. HCD apportions housing need among housing market regions. These market regions are typically council of government areas. Once a final housing allocation plan has been adopted, members of the council of

governments can change their allocation only to transfer a portion of their needs to other cities or areas within their council of governments. The transfer request must be approved by Tehama County, the affected city or cities, and council of governments.

The Department of Housing and Community Development determined that the basic construction needs for the Tri-County Area, during the period between January 1, 1991 and July 1, 1997, would be 5,767 housing units. The Regional Housing Needs Plan allocated Tehama County a total of 3,369 units or 58 percent of the Tri-County total.

Tehama County's Basic Construction Needs and Regional Share

Assessing the County's basic construction needs is an important step in determining policies and programs for the County's five year (1992 - 1997) housing action plan. Basic construction needs are the minimum number of units needed to: accommodate projected new households; provide a reasonable vacancy rate; and, make up for housing units so deteriorated they have to be replaced.

According to the Regional Needs Plan for the Tri-County Area Planning Council, HCD has estimated that there will be an increase of 2,773 households countywide and 1,843 households in the unincorporated areas of the County by 1997 (Table 45).

Table 45.
Household Projections By Income Group
Tehama County

Unincorporated Areas			
Income Group	Jan. 1, 1991	July 1, 1997	Change
Very Low	3,151	3,652	501
Other Lower	2,115	2,448	333
Moderate	2,316	2,678	362
Above Moderate	4,213	4,860	647
Total	11,795	13,638	1,843
Countywide			
Income Group	Jan. 1, 1991	July 1, 1997	Change
Very Low	5,356	6,132	776
Other Lower	3,443	3,942	499
Moderate	3,825	4,380	555
Above Moderate	6,503	7,446	943
Total	19,127	21,900	2,773

Sources: HCD, Regional Needs Plan for the Tri-County Area Planning Council

As determined by the Regional Housing Allocation Plan, the County's basic construction needs for 1991 to 1997, are broken down by needs component and by income categories (Table 46). The Plan determined that a total of 3,369 housing units will need to be constructed within the County to accommodate projected growth, maintain an adequate vacancy rate and replace dilapidated structures.

Of the County's new construction needs estimate, 941 units will be needed by the very low-income group, 606 units by the other low-income group, 674 units by the moderate-income group, and 1,148 units by the above moderate-income group.

Table 46.
Basic Construction Needs (1992 - 1997)
Tehama County

<u>By Components</u>	<u>Housing Units</u>	
	<u>Unincorp.</u>	<u>Tehama Co.</u>
Household Increase	1,843	2,773
1991 Vacancy Need	-3	19
1997 Vacancy Need	220	279
Replacement Need 1990-1997	185	298
Total	2,245	3,369
 <u>By Income Group</u>		
Very Low	611	941
Other Low	406	606
Moderate	440	674
Above Moderate	788	788
Total	2,245	3,369

Sources: Regional Needs Plan for the Tri-County Area Planning Council

The unincorporated areas of the County will need to develop a total of 2,245 housing units to meet its share of the County's projected housing needs. These units are broken down by income categories: 611 units will be needed by the very low-income group, 406 units by the other low-income group, 440 units by the moderate-income group, and 788 units by the above moderate-income group (Table 46).

Basic construction needs were calculated by HCD for the County through a factoring process in which County's home-ownership percentage was determined to be 78.7, its vacant-not-for-sale-or-rent percentage was 8.0, and an annual home removal rate of .002.

Rehabilitation and Replacement Needs

In addition to the basic construction needs, the County should provide mechanisms for the rehabilitation of units which are in a state of disrepair and replace those which are already dilapidated.

Homes in need of rehabilitation are generally defined as needing repairs in excess of \$2,000 (HCD, The California Housing Plan, 1982). If these units are not repaired quickly, they run the risk of further substantial deterioration and may "fall out" of the housing market. Dilapidated homes are those considered to be in such a condition that repairs are not economically feasible. The 1992 California Housing Plan considers a home which will require rehabilitation expenses exceeding more than 50 percent of its value to be beyond repair.

According to the Housing Condition Surveys conducted in the County, 24% of the County's housing stock in some unincorporated areas were determined to be in a substandard condition. If these results are extrapolated to other unincorporated areas countywide the following housing conditions would result:

- 10 percent (489 units) in need of minor rehabilitation;
- 11 percent (538 units) in need of moderate rehabilitation;
- 3 percent (147 units) in need of substantial rehabilitation; and
- 6 percent (294 units) dilapidated and not suitable for rehabilitation.

In its Regional Housing Needs Allocation determination, HCD shows (Table 46) that the County will have to replace 185 housing units between 1990 and 1997. This figure may be low based upon the actual housing condition survey conducted in 1990. This survey indicated that only 6 percent of the single-family housing units were dilapidated and needed replacing.

At-Risk Units

Government Code Section 65583 requires each city and county to adopt analysis and programs for preserving assisted housing developments in housing elements. There may be three sets of government regulations (local, state and federal) affecting termination of assistance or affordability controls. Required in this analysis and program development are:

- a. An inventory of multifamily rental units at risk of conversion over the next ten-year period. At risk of conversion means that the units are eligible to change from below-market-rate (BMR) housing units to market-rate housing units due to termination of subsidy contract, mortgage prepayment, or expiring use restrictions.

Affected Programs

1. HUD Programs

Section 8 Lower-Income Rental Assistance project-based programs, such as New Construction, Substantial or Moderate Rehabilitation, Loan Management Set-Aside.

Section 101 Rent Supplements

Section 203 Cooperative Housing Insurance

Section 221(d)(3) Below-Market-Interest-Rate Mortgage Insurance Program.

Section 236 Interest Reduction Payment Program

Section 202 Direct Loans for Elderly or Handicapped
Community Development Block Grant Program

2. FmHA Section 515 Rural Rental Housing Loans

3. State and local multi-family revenue bond programs.

4. Redevelopment programs

5. Local in-lieu fee programs or inclusionary programs

6. Developments which obtained a density bonus and direct government assistance pursuant to G.C. Sec. 65916.

- b. A cost analysis of preserving at-risk units versus replacing them. This analysis should include the cost of producing new rental housing comparable in size and rent levels to replace the units which could convert and the cost of preserving all of the developments at risk of converting.
- c. A list identifying public and private non-profit corporations which have legal and managerial capacity as well as the interest in acquiring and managing assisted housing developments. Redevelopment agencies and housing authorities fall under this group.
- d. The housing element should also identify and consider all local, State and federal financing and subsidy programs which can be used to reserve assisted projects for low-income use. These funding sources include, but are not limited to, CDBG funds, redevelopment agency tax increment funds and administrative fees of any housing authority operating within the community.
- e. The number of at-risk projects/units to be preserved must be quantified. The quantifiable objective for the preservation of at-risk units is for the five-year update period not the ten-year identification period.
- f. Programs and efforts to preserve units at-risk units should be developed which focus on the five-year planning period. Programs should use all

identified financing sources as well as regulatory and/or technical assistance measures.

Tehama County

At the time of this housing element update there were no multi-family housing units at risk of being converted from below-market-rate (BMR) to market-rate units. No federal, State or locally assisted multi-family units are located in the unincorporated areas of Tehama County. Housing units which may qualify are found in the incorporated communities of Red Bluff and Corning.

Special Housing Needs

Section 65583(a)(6) requires that an "analysis of any special housing needs, such as those of the handicapped, elderly, large families, farmworkers, families with female heads of households, and families and persons in need of emergency shelter" be analyzed.

Disabled

Persons with disabilities may have similar housing problems which other groups in the County may experience. They may live in substandard housing or pay a disproportionate share of their income towards housing. Disabled persons also have housing needs that are not common to other groups. These needs are directly related to the type of disability. A person who is blind requires housing which is designed and built with considerations that are much different than a person who is not visually impaired. A person whose mobility is restricted to a wheelchair has structural needs which are different from a person who is either not mobile or completely mobile. Many people with a wide range of disabilities need housing that is "barrier free," that is, housing designed and built which allows accessibility to appliances, fixtures and areas throughout the home regardless of the type of disability.

The 1990 Census determined that there were 6,958 disabled persons, or 18 percent of the population over the age of 16 in Tehama County. The majority (58 percent) of these individuals were under 65 years of age. There were almost as many disabled females (49 percent) as disabled men (51 percent). The Census also reported that there were 1,269 workers (6 percent of the labor force) with disabilities in Tehama County. An additional 2,545 disabled persons, of work force age, were not in the work force as they were prevented from working by their disabilities.

According to the Northern California Independent Living Center, there is 1 board and care facility with 10 beds for the disabled in Tehama County. In

1989, 1,298 disabled persons were receiving supplementary security income (SSI) in Tehama County.

Many people with disabilities are also in the low-income category as they are unable to support themselves financially and must rely on the income provided by Social Security insurance (SSI) and/or other sources. The 1990 Census found that 6,495 households (35 percent of all households) in the County received SSI payments in 1989. The average income for those receiving SSI payments was \$7,892 per year. Based on this income level households with SSI could afford to pay between \$164 to \$240 per month for their housing needs in 1989 (Table 47).

Table 47.
1989 Disabled Housing Affordability
Tehama County

Type of Income	Annual Income	Monthly Gross Housing Costs % of Annual Income		
		25%	30%	35%
Social Sec. Households	\$7,892	\$164	\$197	\$230
Per Capita	\$10,990	\$229	\$275	\$321
Family Poverty	\$12,647	\$263	\$316	\$369
Household Median	\$18,143	\$378	\$454	\$529
HUD Fam. Median (1991)	\$31,400	\$654	\$785	\$916

Source: 1990 Census

Housing needs for persons with disabilities can be divided into three housing categories:

1. Institutional Care Facilities. Institutions facilities are needed for members of the community who can not provide for themselves. The 1990 Census revealed that 260 persons in the County were living in nursing homes.
2. No Special Housing Adaptations. A number of persons with disabilities require housing which is affordable, but do not require special adaptations to make them barrier free. Typically these disabilities fall in to the mental and/or emotional disabled categories which are hard to quantify.
3. Barrier-free Housing. A number of persons with disabilities require housing which is built or modified to meet their specific needs. Barrier-free housing can be built to be adaptable to a wide range of abilities with only minor modifications.

In accordance with State standards and federal law, all new housing projects are required to provide disabled parking, ramps and curb cuts. In addition, as of January 1, 1990, apartments with five or more dwelling units or five percent of all apartments on a building site are to comply with the disability access regulations. These standards should lead to an adequate supply of market-rate apartments accessible to the disabled in the future.

Elderly

In 1980, the elderly made up 15 percent of the County's population (approximately 5,833 people). By 1990, the elderly portion of the population increased by almost 2 percent, to 16.8 percent, or 8,340 people. This is an increase of just over 2,500 people in 10 years.

Forty-one percent of the elderly live in nonfamily households while 59 percent live in family households, typically the family consists of only a spouse. Single elderly householders made up 51 percent (2,135 households) of all single nonfamily households and 37 percent of all elderly in Tehama County. Single female-headed elderly households made up 74 percent of all single nonfamily households, 27 percent of all elderly in Tehama County and 46 percent of the all female-headed households.

There were 4,124 households, 22 percent of all households, on retirement income in 1989. The average income for retirees was \$8,463 a year, or 30 percent of the County's average annual household income of \$28,521. The Census found that 620 people older than 65 years of age, a little more than one percent of the County's population, were living below the poverty level in 1989. In addition, 1,018 elderly were receiving public assistance in 1989. The average income for those on public assistance in 1989 was \$6,237.

Tenure statistics for Tehama County show that 83 percent of those over the age of 65 were owner-occupiers and 35 percent were renters. Of the owner-occupied households, 25 percent (600 householders) 65, or older, paid more than 25 percent of their income for housing costs. Seven percent (175 householders) paid 25 to 29 percent of their income for housing costs, while 5 percent (124 householders) paid 30 to 34 percent of their income and 13 percent (301 householders) paid more than 35 percent of their income (Table 48).

Almost 40 percent of the County's homeowners live in homes without mortgages. Their median housing cost is \$177 a month. The other 60 percent of homeowners had a median owner cost of \$571 per month.

Of renting householders over 65, 62 percent (575 householders) paid more than 25 percent of their household income for rent in 1989. Of these, 15 percent (138 householders) paid between 25 and 30 percent of their income, while 13 percent (125 householders) paid between 30 and 35 percent and 34 percent (312 householders) paid more than 35 percent (Table 48).

Table 48.
1989 Elderly Housing Costs
Tehama County

% of Income	Own-Occ.		Renter		Total	
25 - 29%	175	7%	138	15%	313	10%
30 - 34%	124	5%	125	13%	249	8%
35 + %	301	13%	312	34%	613	19%
Total	600	25%	575	62%	1,175	36%

Based on 3,290 Householders >65 years of age.

Source: 1990 Census, Tables H51 & H60

Of all elderly householders, 1,175 (36 percent) paid more than 25 percent of their household income for housing costs in 1989. Of these, 10 percent (313 householders) paid between 25 and 30 percent of their income, while 8 percent (249 householders) paid between 30 and 35 percent and 19 percent (613 householders) paid more than 35 percent (Table 48).

The average retired person paying 25 percent of their income for housing would only be able to afford \$176 a month. Paying more than \$250 a month would exceed 35 percent of their income (Table 49). This would indicate that most retired homeowners without mortgages can meet their housing costs without paying more than 35 percent of their annual income.

Table 49.
1989 Elderly Housing Affordability
Tehama County

Type of Income	Annual Income	Monthly Gross Housing Costs % of Annual Income		
		25%	30%	35%
Retirement Households	\$8,463	\$176	\$212	\$247
Social Sec. Households	\$7,892	\$164	\$197	\$230
Per Capita	\$10,990	\$229	\$275	\$321
Family Poverty	\$12,647	\$263	\$316	\$369
Household Median	\$22,436	\$467	\$561	\$654
HUD Fam. Median (1991)	\$31,400	\$654	\$785	\$916

Source: 1990 Census

According to the 1990 Census, 925 people in the County were living in group quarters, however, of these 247 elderly were in institutionalized facilities and 53 in non-institutionalized group facilities. There are 7 "Retirement & Life Care Communities and Homes" listed in the Pacific Bell Yellow Pages in Tehama County.

Large Families

The housing needs of large families are determined by an analysis of the amount of overcrowding. Overcrowding is a common measure of determining whether families are adequately housed. The Census defines an overcrowded housing unit as one occupied by 1.01 persons or more per room. It should be noted, however, that overcrowding can also result in non-family situations and that the amount of overcrowding by not be exactly correlated to the numbers of large families inadequately housed.

The 1990 Census found that the average number of rooms per housing unit in Tehama County to be 4.9. When compared to the average number of persons per household, 2.60, and persons per family, 3.03, the average number of rooms supports the average number of people at less than 1.01 people per room. However, the Census found that 1,236 housing units, less than 7 percent of the total, had more than 1.01 people per room. Not all of these overcrowded housing units result from large families.

Typically, a large family is determined by the average number of rooms per housing unit. Therefore, large families require housing units with at least five rooms. Sixty-one percent of all housing units in the County had 5 or more rooms, however, the majority of all housing units, 53 percent, had 2 or fewer bedrooms, while 47 percent of them had 3 or more bedrooms.

In Tehama County, large families living in overcrowded conditions varies with the type of housing tenure. Owner-occupied housing units averaged 5.3 rooms and 2.57 persons per unit. A large family living who owns their own house would have to have more than 5 members in the family before it would be considered overcrowded. Renter-occupied units averaged 4.2 rooms and 2.67 people per unit, so a family renting in the County would be overcrowded when there are more than 4 members in the family.

Since 1970, the amount of overcrowding has dropped 25 percent, from 1,638 housing units in 1970, to 1,236 housing units in the 1990. However, the 1980 Census found that there were 928 overcrowded households, or 6.9 percent of all households in Tehama County in 1980. By 1990, the number of overcrowded households increased by 33 percent, but the percentage of overcrowded households compared to all households dropped from 6.9 percent in 1980 to 6.6 percent in 1990.

Farmworkers

Until recently, little data was available on the socioeconomic profile and housing conditions of farmworkers in northern California. In 1991, Community Housing Improvement Program (CHIP) conducted an assessment of the housing needs of local farmworkers under contract with the California Department of Housing and Community Development (HCD). This study known as The Need for Migrant Housing in Glenn and Tehama Counties provides valuable data on Glenn and Tehama Counties' agricultural workers.

The survey was broken into two parts in order to gather accurate information on agricultural workers' housing conditions; an in-field farmworker survey and a survey of growers. During the months of August and September, 1991, the survey polled a total of 255 farmworkers in the field and mailed out a survey to a total of 1,600 growers in both counties.

The 207 growers, who responded to the survey, employed 3,295 farmworkers in Glenn and Tehama Counties. The survey found that about 12 percent of the farmworkers were permanent workers, employed in agriculture year round; approximately 40 percent were local seasonal workers (those working less than 10 months and return to their primary residence at night in Glenn or Tehama counties); and 48 percent (1,589 workers) were migrant workers (those who travel more than 50 miles from their home base and who set up temporary residences).

The study found that 38 percent of the farmworkers were single men and 62 percent were married. Sixty-eight percent of farmworkers did not migrate with their families, although some migrant workers travelled with male relatives. The average age of farmworkers surveyed was 36 years old.

Employment stability was found to be the norm for local farmworkers. Most employees had been working with the same employer for 3 years and almost 20 percent had been employed for more than five years by the same employer.

Farmworkers as a group are considered to be in the low-income or very low-income groups based on the County's per capita income. The report showed that 92 percent of the farmworkers surveyed reported earning less than \$10,000 per year, and of these 48 percent reported earning less than \$5,000 per year. The 1990 Census found that in 1989, per capita income for Hispanics was \$5,793 per year, or 53 percent of the average per capita income for Tehama County.

In addition to farmworker income and employment characteristics, the survey included an assessment of farmworker housing type and housing condition. The great majority of farmworkers surveyed (68 percent) reported that they had no housing and either camped in the orchards and fields where they worked, or at a nearby campground. They reported living in campers,

cars, vans or trailers. Some farmworkers reported living in garages near their place of work.

There were 5 registered labor camps in Tehama County, and none in Glenn County, housing 249 seasonal or migrant workers (16 percent of the number of migrant workers and less than 8 percent of all farmworkers identified by the survey). Of the 24 percent of the farmworkers who rented housing, 25 percent rented federally subsidized housing, 25 percent rented farmer-owned housing and 50 percent were unsure of the ownership of their housing.

Thirty-three percent of the responding growers reported providing housing for farmworkers. Of the growers who provided housing, the majority (84 percent) of their tenants were long-term workers, while 8 percent were seasonal laborers and 6 percent were migrant farmworkers.

Farmworkers who shared housing were generally overcrowded. The average size of a farmworker household was estimated to be 5.82 people, considerably above the Tehama County average of 2.60 persons per household. Because the migrant population consists mainly of men without their families, the majority share housing costs with other male workers. The survey found that overcrowding tended to result from economic decisions made by workers to minimize housing costs.

Of the farmworkers surveyed, 95 percent stated that they would live in family apartments if they were available, while 38 percent of the growers preferred apartments for migrants. The same group of farmworkers said that if housing were to be built, 65 percent would prefer living in single-family homes. Of the growers who responded only 26 percent thought single-family should be built for migrants. Only 12 percent of the farmworkers would prefer dormitories

Table 50.
Grower Provided Farmworker Housing
Glenn and Tehama Counties

<u>Type of Unit</u>	<u>% of Total Units</u>	<u>Average Rent</u>
1 Bedroom	12%	\$117
2 Bedroom	27%	\$200
3 Bedroom	25%	\$300
4 Bedroom	6%	n/r
Efficiency Apt.	1%	n/r
Mobile Home	23%	\$157
Dorm	6%	n/r

n/r: no response

Source: CHIP, *The Need for Migrant Housing in Glenn and Tehama Counties*, 1991.

as temporary housing, while 37 percent of the growers felt dormitories were adequate. The growers further preferred that if migrant housing were to be built that it should be split between both counties as their first choice of location. As their second choice, they preferred by almost 3 to 1 that it be built in Glenn County. The average rent paid by all farmworkers was \$232 per month (Table 50).

The survey concluded that there was a real need for housing for seasonal and migrant workers and their families. Only 2 percent of the migrant workers, according to the conclusion of this survey, had housing made available to them by their employers. Sixty-eight percent apparently lived in fields, orchards, trailers and/or their cars. The survey also revealed that 92 percent of the migrants were paying 37 percent or more of their income for housing, making low-cost affordable housing for migrants a necessity.

Female-Heads of Households

As discussed in the demographics section of this element, the 1990 Census determined that there were a total of 3,449 female-headed households in Tehama County. The Census distinguishes between two types of female-headed households, female-headed family households and elderly single female-headed households.

There were 1,860 female-headed family households representing 10 percent of all households and 54 percent of all female-headed households, and 1,589 elderly female-headed households without families, representing 8 percent of all households, 74 percent of elderly households, and 46 percent of all female-headed households (Table 51).

Table 51.
Female-Headed Households
Tehama County

Type of Female Households	Number of Households	% of F-H Households	% of All Households
Family Households	1,860	54%	10%
Single & >65	1,589	46%	8%
Combined	3,449	100%	18%
All Households	18,704		100%

Source: 1990 U. S. Census.

Housing needs for these two groups are entirely different. Female-headed family households are typically, but not exclusively, in the low-income bracket, primarily due to the lack of a second income. The 1990 Census found that 83 percent of all female-headed family households (51 percent of families living

below the poverty level and 11 percent of all families) were living below the poverty level in 1989 (Table 52). These families require a variety of services in addition to housing, for support.

Table 52.
1989 Poverty Status by Family Type
Tehama County

Family Type	# Below Poverty	Percent of Families	Poverty Group
Married-Couple	1,338	10%	45%
Male Householder, No Spouse	129	<1%	4%
Female Householder, No Spouse	1,539	11%	51%
Total Number of Families	3,006	22%	100%

Source: 1990 Census

A number of female-headed households, especially those with children, face significant difficulties in finding suitable housing at an affordable cost. As the table below shows (Table 53) the majority of female-headed households living below the poverty level had children less than 5 years of age. Female-headed households with families tend to be in the lower income brackets and typically pay a greater portion of their income to rents.

Table 53.
1989 Poverty Status of Single Female-Headed Households
Tehama County

Female Householder, No Spouse	# Below Poverty	Percent of Families	Poverty Group
w/ Children <5 Years	561	<1%	19%
w/ Children 5 Years	102	<1%	3%
w/ Children 6 - 17	876	3%	29%
Total	1,539	11%	51%

Source: 1990 Census

An indication of the economic hardship experienced by female-headed households is found in the Statistics for Aid to Families with Dependent Children. From 1988 to 1990, the number of individuals receiving aid under the AFDC program in Tehama County increased by 87 persons. In 1990, 4,593 or 9.2 percent of the County's population receive aid under this program. Of those AFDC recipients who were 16 years or older, 79 percent were female in 1990.

The median family income for the Tehama County in 1989 was \$25,946 and the median household income was \$22,436. These income levels indicate the presence of more than one job holder in most families or households. The County's per capita income for 1989, was \$10,990 per year. In order for a female-headed household to fall below the poverty level the family income would have to be less than \$12,674 per year or \$6.25 per hour.

Housing affordability varies with income. Table 54 is based on five types of income groupings; family, household, poverty level, per capita incomes and HUD's median income for a family of four. In order to keep housing expenses between 25 and 35 percent of annual income a family under the poverty level should not spend more than \$3,162 to \$4,426 per year, or \$263 to \$369 per month. The 1991 HUD income level is used by a variety of programs to determine income eligibility, however it is 1.6 times the 1990 Census median family income level.

Table 54.
1989 Family Housing Affordability
Tehama County

Type of Income	Annual Income	Annual Gross Housing Costs % of Annual Income		
		25%	30%	35%
Public Ass. Households	\$6,237	\$1,559	\$1,871	\$2,183
Per Capita	\$10,990	\$2,748	\$3,297	\$3,847
Family Poverty	\$12,647	\$3,162	\$3,794	\$4,426
Household Median	\$22,436	\$5,609	\$6,731	\$7,853
Family Median	\$25,946	\$6,487	\$7,784	\$9,081
HUD Fam. Median (1991)	\$31,400	\$7,850	\$9,420	\$10,990

Type of Income	Monthly Gross Housing Costs % of Annual Income		
	25%	30%	35%
Public Ass. Households	\$130	\$156	\$182
Per Capita	\$229	\$275	\$321
Family Poverty	\$263	\$316	\$369
Household Median	\$467	\$561	\$654
Family Median	\$541	\$649	\$757
HUD Family Median (1991)	\$654	\$785	\$916

The average gross monthly rent in the Tehama County in 1989, was \$381 and the average monthly mortgage was \$608. This indicates that in 1989, the average rent was affordable, at 25 percent of gross annual income, to those making the household and family median incomes but not affordable to those living under the poverty level or at the per capita income level. The average rent was marginally affordable to families at the poverty level if they spent 35

percent of their gross family income for rent. Home ownership was affordable to those families and households who made the median income and were willing to spent 30 percent of more of their monthly income.

Female-headed family households, earning the per capita income, would have to spent 42 percent of their income to afford the average rent and 66 percent of their income to afford the average mortgage.

Several programs have been helpful in assisting some female-headed households with their long-term and temporary housing needs. As previously stated, the Welfare Department provides short-term financial assistance and relocation assistance to families eligible for AFDC grants. Based on the information above, the development of low-cost family housing facilities, especially for very low- and low-income families, would help single parents provide a stable environment for their children. The County has just started to provide HUD Section 8 rent payments for qualifying low-income families.

Homeless

There are a number of different situations in which people may find themselves being homeless. Each situation is different, requiring different housing needs. These situations can be broken down into three basic shelter types; emergency, transitional and temporary.

Emergency shelters are needed to take care of an individual, family, or community where a sudden traumatic event forces people to become homeless. Typically when thinking of emergency shelter, victims of disasters come to mind. Disaster victims housing needs vary depending on the type of disaster. Destructive events which completely destroyed their residence and belongings may force the victims to live in an emergency shelter until they can find long-term housing or replace what they have lost. Some disaster victims can return to their homes after the disastrous event passes but require over-night or short-term emergency shelter.

In addition to homeless victims of disasters, victims of domestic violence (usually women and families) require emergency shelter where they can stay without fear of their victimizer. After the emergency is over, a transitional shelter may be required if the woman and her family are unable to provide for themselves right away.

Two private agencies dealing with emergency shelters are the Domestic Crisis Services and Rape Crisis Intervention (RCI), both of which are located in Red Bluff. These groups report that there is a need for emergency shelters for women and women with families that is not being met in Tehama County. RCI has to transport women and families to emergency shelters in Chico and Redding.

Domestic Crisis Services claims that they receive 4 to 5 calls per week for emergency shelter from the Corning area. It was not know it whether or not

some of these calls were repeat calls or separate events. They did report that they had 2,267 requests for their services in the first quarter of 1992 and approximately 20 percent of this case load dealt with homeless problems. These cases were from all over Tehama County.

People evicted from their homes may also require emergency shelter. These individuals and/or their families may need short-term housing until they can find another residence or until they can afford another residence.

Emergency shelters are typically motels, hotels, homeless shelters, gymnasiums, churches, barracks and other similar facilities. Their use is short-term and typically the accommodations are sparse. In the County's emergency management plan, emergency shelters throughout the County are identified for use in disaster-type emergencies. In Tehama County, the Salvation Army, a number of churches and social-service organizations make emergency shelters available through local motels or safe-houses. The County Welfare office also makes emergency funds available for the disadvantaged.

Transitional shelters are often required for housing individuals or families after their immediate need for emergency shelter has been satisfied but they are still cannot adequately support themselves. Transitional housing programs are often combined with a variety of social services intended to provide job training and self-reliance. Transitional shelters are typically single-family residences, either detached homes or apartment houses. Sometimes motels and hotels can serve in this capacity if they are equipped with kitchens.

Temporary shelters are needed for the chronic homeless. The chronic homeless are a portion of the homeless population who are voluntarily homeless. Single male transients require nighttime, or poor-weather shelters like single room occupancy (SRO) housing. Migrant farm laborers and their families need short-term low-cost housing which is available during a variety of different months each year depending on the growing season for labor intensive crops. Deinstitutionalized mental patients require medical as well as SRO units. Teenage runaways need temporary shelter and other social services. Illegal immigrants may require short-term individual or family shelter.

Tehama County is limited in the services it provides the homeless. In addition to the Welfare Department, the Salvation Army, the Victory House in Red Bluff, and the Corning Christian Assistance provide short-term emergency housing and limited food needs. Limited services typically have two effects on the homeless, one is that few homeless will stay in communities which do not provide services, and the second effect is that the number (and needs) of the homeless are underestimated.

State housing law Section 65583(c)(1) requires the identification of "adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate the development of . . . emergency shelters and transitional housing" for homeless individuals and/or families. Emergency shelters are typically

defined as a facility which provides immediate short-term shelter whereas transitional shelter is provided for extended periods of time.

HCD has defined adequate sites, or adequate existing structures, as those which are "located within reasonable access to public agencies and transportation services, and will not require unusually high site development costs" (HCD, Shelter for the Homeless: Housing Element Requirements, 1989). Facilities for less than 20 individuals may include apartments, mobile homes, units in a single-room occupancy structure (SRO), a large single family dwelling, church facilities, convertible commercial or multi-use facilities, etc. For situations which require the sheltering of more than 20 individuals schools, gymnasiums, warehouses, hotels/motels, armories and other large multi-purpose structures can be used.

The identification of adequate sites for the homeless requires that zoning not preclude these uses. According to HCD, any zoning classification which allows the siting of a shelter or transitional housing project, and does not impede the development of the site, or the conversion of use of an existing structure, is appropriate. A preferred alternative zoning scheme would be to include homeless shelters as permitted uses in a variety of zones.

Most of the services associated with the homeless and emergency shelters are located in the incorporated communities within the County. Providing adequate facilities near services would fall under the jurisdiction of the communities with those services.

The County's Zoning Code does not specifically address emergency, transitional or temporary shelters in its code, however, with a use permit it allows for: farm laborer housing in its U-A, Upland Agricultural District; youth ranches, religious institutions or similar uses in its E-A, Exclusive Agricultural District; group buildings, boardinghouses and lodginghouses in its R-3, Neighborhood Apartment District and R-4, General Apartment District. The County's commercial zoning districts allow for uses outlined in R districts only with use permits and for: hotels in its C-2, Community Commercial District and transient housing in its C-3, General Commercial District.

CONSTRAINTS TO HOUSING DEVELOPMENT

There are typically two types of constraints to the development of affordable housing and housing in general. These are governmental (land use policies, standards, codes and fees) and nongovernmental (market, physical and social) constraints. Through the interaction of these factors, housing is either constructed or not constructed, or affordable to all economic sectors or unaffordable to most. State law requires the Housing Element to analyze "the potential and actual" governmental and nongovernmental constraints "upon the maintenance, improvement or development of housing for all income levels" (G.C. Sec. 65583(a)(4 & 5)).

Governmental Constraints

There are a number of ways in which governmental action, or inaction, can inhibit the production of housing and/or increase its cost. Many types of governmental constraints, such as the control of the supply of money and mortgage rates or state and federal environmental laws, are out of the hands of local governments. Local governments control many processes which can effect the cost of housing directly (street improvements, development fees, etc.) or indirectly (application processing time, land use controls, etc.). Section 65583(a)(4) as mentioned above requires the analysis of governmental constraints which include land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers and the local processing and permit process.

Land Use Controls

The County exercises land use control over the community through the adoption of its General Plan and Zoning Code. Land use controls are developed to promote the health, safety and welfare of the public. The County's General Plan states that the objective of Land Use Element is to "promote the best use of land through protection of desirable existing uses, orderly development, and consideration of the County's future needs."

Zoning

Tehama County's Zoning Code governs the use of land within the County. The zoning code determine the type of use, the density of living or working population, the general arrangement of buildings and necessary facilities. The basic purpose of the County's Zoning Code is to:

1. Promote and protect the public health, safety, peace, morals, comfort, convenience and general welfare;

2. Protect the character and the social and economic stability of agricultural, residential, commercial, industrial, recreational and other areas within the county and to assure the orderly and beneficial development of such areas.

These are considered to be the minimum requirements for the promotion and protection of the public safety, health and general welfare. The following table lists the land use designations for residential uses in the County's zoning codes.

Table 55.
Residential Zoning Districts
Tehama County

Zoning District	District Designation	Minimum Lot Size	Units/acre
RE	Residential Estate	10,500	4
R - 1	One-family Residential	5,000	8
R - 2	Two-family Residential	6,000	14
R - 3	Neighborhood Apartment	6,000	28
R - 4	General Apartment	6,000	
P - D	Planned Development		
E - A	Exclusive Agricultural	10 - 40 acres	
U - A	Upland Agricultural	40 - 160 acres	

Source: Tehama County Zoning Code

The minimum lot size for residential lots in Tehama County is 5,000 sq.ft. for R-1 zoned districts. This lot size does not impose any restrictions for the development of residential units.

Second Units

Second units, or "granny housing," are allowed in any of the County's RE, R-1, EA OR UA zoning districts. These units typically provide a complete, independent living facility for one or more persons. Second units can provide an affordable way to house low-income people.

Tehama County imposes a number of restrictions on the building of these units, including typical zoning restrictions, building size, number of residents, age of residents, conversion to nonresidential units.

Land Availability

One of the goals of the County's General Plan is to protect the agricultural and timber resource base. There are over 1.9 million acres of land in Tehama County (Table 56). Just over 1 million acres of land is devoted to agricultural

uses. This represents 80 percent of the total privately owned land area and 58 percent of the total land area of the County. Another 460,000 acres, or 24 percent of the County's land base, consists of public and private forests.

Table 56.
Landownership/Land Use
Tehama County

Ownership	Acres	% of Total
Public	510,516	27%
<i>Federal</i>	460,159	24%
<i>State</i>	50,053	3%
<i>County</i>	314	<1%
Private	1,394,124	73%
<i>Agricultural</i>	1,097,256	58%
<i>Timber</i>	241,700	13%
<i>Developed</i>	15,226	<1%
<i>Undeveloped</i>	39,942	2%
Total	1,904,640	100%

Source: Table CO-1, Tehama County General Plan, 1983

Developed land consists of all lands within incorporated cities, plus residential, commercial, and industrial County lands. These lands make up less than 1 percent of the County's total land acreage. There is almost 40,000 acres of undeveloped County land. Table 57 lists the residential development

Table 57.
Residential Land Availability
Tehama County

Land Use Designation	No. of Acres	No. of Units	Population at Buildout
Urban Single-Family	635	3,175	8,255
Sub-Urban	7,440	14,880	38,688
Rural Small-Lot	4,815	1,445	3,757
Rural Large-Lot	12,777	1,278	3,323
Growth Reserve	4,561	n/a	n/a
Total	30,228	20,778	54,023*
Urban Single-Family	5 d.u./acre		
Sub-Urban	2 d.u./acre		
Rural Small-Lot	.3 d.u./acre		
Rural Large-Lot	.1 d.u./acre		
*2.6 Persons per Household			

Source: Table CO-4, Tehama County General Plan, 1983

potential of designated lands within the County. The information for this table was derived from the County's 1983 General Plan and is at least 10 years old. However, the unincorporated parts of the County grew by almost 6,700 people between 1980 and 1990, and at this rate, it should take between 50 and 80 years to convert all of the County's designated developable lands to residential uses.

According to the General Plan, the development pattern design therein will accommodate at least 75,000 as it "reflects a land supply in excess of the actual acreage requirements" for the 75,000 by the year 2000. Based upon the amount of land available in the County (per the 1983 Housing Element) and the rate of population growth, there is a more than adequate amount of land to meet the basic construction needs of all of the housing units determined in the 1991 Regional Housing Needs Plan.

Services, Infrastructure and Utilities

In order to adequately accommodate growth, services, infrastructure and utilities must be available for residential development. The General Plan's land use designations for residential uses are designed to utilize the services and infrastructure available. Urban residential uses require the utilization of nearby urban services while sub-urban residential uses may utilize such available services. Urban services are best provided by general purpose governmental agencies, namely cities, rather than special districts or county service districts. Rural residential land use designations, on the other hand, do not have many services associate with their development.

Sewage

In rural parts of the County, sewage treatment is primarily accomplished through the use of septic tanks/leachfield systems or seepage pits and in some cases the County maintains small wastewater treatment facilities. This treatment method requires low-density development. In unincorporated urbanized areas sewer systems are either in the planning stage or have just been installed. Sewage system infrastructure is generally available to developments located near urban centers provided their capacity can handle the additional load.

Gas and Electricity

Gas and electricity are provided by the Pacific Gas and Electric Company. At the present time, and for the next 10 years, there are no limitations placed on the construction of new homes in northern California due to the unavailability of gas and/or electricity supplies.

Water

Water is provided by wells or small private water systems in rural areas as well as by water districts in more urbanized areas. Tehama County's residents are served by 66 water systems, ranging in size from 12 service connections to thousands (Tehama County General Plan, 1983).

Tehama County's water supply comes primarily from the Sacramento River Groundwater Basin which lies under most of Tehama County's Valley Area. At the present time there is sufficient capacity to serve growing population for the next 10 to 20 years.

Site Improvement

Site developmental improvement costs for Tehama County are typical of most counties in the region and have not been found to constrain the development of housing.

Fees and Exactions

Since the passage of Proposition 13, commercial and residential developments have had to pay the bill for these items. Instead of spreading the economic burden of services and infrastructure throughout the County, the buyers of new residential and commercial developments pay for them with increased home and facility prices. One of the ways in which essential services are paid for is through the collection of fees and exactions on all new developments and modifications of existing development. These fees are determined necessary to pay for the cost of processing, regulating and mitigating the impacts of new development. If fees are inordinately high, or above those charged by other communities, they can lead to higher cost housing or discourage housing development.

Tehama County charges fees for permits and applications related to general plan and/or zoning changes, parcel and subdivision maps, environmental review, and a variety of process related fees. These fees are in line with the majority of those found in other communities in the region. Appendix A has a complete listing of the fees and exactions required by the County of Tehama.

School Fees

The local unified school district imposes a fee of \$1.58 per square foot on residential buildings and \$.26 per square foot on commercial development.

California Department of Fish and Game

The California Department of Fish and Game (DFG) assess developers a \$1,250 fee for negative declarations and \$850 on each Environmental Impact Report. In addition to the DFG fee, Tehama County charges a \$25 administrative fee for handling the DFG fees.

Building Codes and Enforcement

Building codes and standards are essential to ensure safe housing. Tehama County has adopted the State Housing Law and Model Codes consisting of the Uniform Building Code, Uniform Fire Code, Uniform Mechanical Code, Uniform Plumbing Code and the National Electric Code, with local amendments based on local conditions, as provided by law.

Is there no ongoing systematic enforcement of building codes in the County. Existing units are inspected only when complaints are received by the Building Department, or when an owner seeks a permit for additional construction.

Article 34

Article 34 of the California State Constitution requires public bodies to obtain voter approval before they "develop, construct or acquire low-income rental units." This legislation can provide a constraint to the development of affordable low-income housing unless the community submits a referendum to the voters allowing the development of affordable units. The other approach would be to structure the financing of affordable units so as to not to require Article 34 referendum.

Because of the small size of the staff and the limited availability of County resources, developing a locally sponsored low-income housing project is beyond the County's capabilities. Additionally, federal funds which can be used to support local housing projects have diminished substantially in recent years.

Project Review Process

Prior to the actual construction of any discretionary project there are many stages which the project may have to go through. These stages and reviews may impose additional costs on the price of a home. The County's project review process follows a prescribed order of events and is similar in time and costs to other cities' and counties' processes in rural northern California.

The process may require project review and approval by the County's Planning Department, Environmental Health Department and Planning

Commission before it is sent on to its final approval by the Board of Supervisors. An environmental review as required by Public Resources Code 21000 et seq, the California Environmental Quality Act is also conducted for applicable projects.

The California Environmental Quality Act

The California Environmental Quality Act (CEQA), Public Resources Code 21000 et seq, requires that any significant impact to the community must be mitigated to a less than significant extent. If the provision of additional housing to the community produces an impact on the environment or on the ability of the community to provide essential public services (schools, public safety, water, sewer, etc.) then these impacts must be mitigated.

Nongovernmental Constraints

Housing Code Section 65583(a)(5), as mentioned above, requires the analysis of nongovernmental constraints which include: the availability of financing, the price of land and the cost of construction.

Home Financing

Buying a home is the largest purchase most people will make in their lifetimes. There are a number of factors which constrain the purchase of a home for a number of people; loan qualifying, purchase price and personal income. One of the biggest stumbling blocks in buying a home is not the ability to finance the purchase, but the front-end miscellaneous costs. The combination of coming up with a down payment, loan service and origination fees, points on the loan, title and escrow fees and other costs often put the purchase of a home out of the reach of a qualified but cash-poor potential homeowner.

In the wake of the savings and loan crisis and the current recession, credit has been less available and more difficult to qualify for than in the previous decade. This current phenomenon is particular in that interest rates are at their lowest levels in 15 years. The Federal Home Loan Mortgage Company reports that mortgage rates in January 1992, reached a low of 8.23 percent and rose to 9.04 percent by March and then dropped back down to 8.84 percent by May (Sacramento Bee, May 7, 1992). The lowering of interest rates was designed to stimulate the housing market and "jump-start" the economy. The availability of financing is not considered a constraint unique to Tehama County.

Assuming the unit sold for \$100,000, debt service on this amount would require rent payments of approximately \$850 per month (excluding other housing costs). If a homebuyer were to put down 10 percent, a mortgage of

\$90,000 would be required. Debt service on this amount (assuming a 30 year mortgage at 10 percent interest) would average about \$790 per month. Adding property taxes, house insurance and mortgage insurance to the debt service the monthly cost would be close to \$1,000. Comparing these figures to the County's current income profile, the average household in the community would not even be able to afford this small new unit.

Table 58, lists loan amounts and monthly mortgage payments for a number of interest rates which may be used. These monthly payments are only for interest and principle and do not include mortgage insurance, insurance and tax payments which add a couple of hundred of dollars to the monthly principal and interest payments.

Table 58.
Home Loans, Interest Rates & Monthly Payments

Loan Amount	8%	9%	10%	11%	12%
\$60,000	\$440	\$483	\$527	\$571	\$617
\$80,000	\$587	\$644	\$702	\$762	\$803
\$100,000	\$734	\$804	\$878	\$952	\$1,028
\$120,000	\$880	\$961	\$1,053	\$1,143	\$1,234
\$150,000	\$1,100	\$1,207	\$1,316	\$1,428	\$1,543
\$200,000	\$1,467	\$1,609	\$1,755	\$1,905	\$2,057

Overpaying

Housing and Community Development (HCD) defines overpaying as "paying a higher percentage of income for housing than will leave sufficient monthly available for other essentials" (HCD, California Statewide Housing Plan Update, 1990). According to the Plan, overpaying is used when looking at lower-income households paying more than 25 percent of the gross incomes for housing costs. They concluded that "at lowest income levels, households cannot afford to spend even that much (25 percent) of their income for housing." The Federal Department of Housing and Urban Development (HUD) defines "overpaying" to be over 30 percent of gross income for housing.

The median household income in Tehama County in 1989, was \$22,436. At approximately 80 percent of the median income, a low-income household would earn less than \$18,000 a year. Almost 40 percent, or 7,256 households, fell into this lower-income bracket in 1989. To keep from overpaying more than 25 percent of a households gross annual income, a household earning \$18,000 could not spend more than \$375 per month.

There were 1,195 homeowners (17 percent of all owner-occupied housing units) with incomes less than \$20,000 a year paying more than 25

percent of their income for housing costs, 982 homeowners (14 percent) paying more than 30 percent, and 808 homeowners (11 percent) paying more than 35 percent. For those making less than \$10,000 a year, 533 homeowners households (7 percent) paid more than 25 percent of their income for housing costs, 454 homeowners (6 percent) paid more than 30 percent, and 414 homeowners (6 percent) paid more than 35 percent.

There were 2,562 renters (59 percent of all renter-occupied housing units) with incomes less than \$20,000 a year paying more than 25 percent of their income for housing, 2,133 renters (49 percent) paying more than 30 percent, and 1,689 renters (39 percent) paying more than 35 percent. Of those making less than \$10,000 a year, 1,441 renter-occupied households (33 percent) paid more than 25 percent of their income for housing, 1,296 renters (30 percent) paid more than 30 percent, and 1,088 renters (25 percent) paid more than 35 percent.

The Census found that 42 percent of all households (4,865 households), and 67 percent of all lower-income households, in Tehama County paid more than 25 percent of their annual income for housing. Of those, 32 percent (3,701 households) paid more than 30 percent of their annual income for housing, and 24 percent (2,742 households) paid more than 35 percent. Over twice as many low-income renters paid more than 25 percent of their income towards housing costs than did low-income homeowners and two times more renters paid more than 35 percent of their income for housing than did homeowners.

Affordability

The cost of owning and/or renting a housing unit compared with the ability to pay for that unit is the indicator of the affordability of the housing stock in a community. As discussed above, a household paying more than 25 percent of its gross monthly or annual income toward housing is typically considered to be paying more than it can afford ("overpaying") for housing. The following are generalized rules of thumb for determining whether or not an individual, or family, can afford to buy a house.

1. A person can afford a house that costs up to 2.5 times annual gross income.
2. Monthly housing costs should not exceed 28 percent of a person's, or family's, gross monthly income. Housing costs include mortgage payments, property taxes and insurance.
3. Total long-term debt should not total more than 36 percent of a person's, or family's, gross monthly income. Long-term debt includes housing costs, loans, credit cards and other debts.

For example, a single person earning the median per capita income for Tehama County of approximately \$15,000 per year can afford to pay up to \$375 (30% of gross income) per month for housing. In order to buy a house, this person would have to find a house in the \$40 - 50,000 range, put a 10 percent down on it to qualify and have no other substantial debt. A family earning the

County's 1991 HUD median family income of \$31,400 can afford to pay \$785 a month and buy a house in the \$80 - 90,000 range. The range of affordability incomes is presented in Table 59, below.

Affordability Indices

Housing affordability indices measure the percentage of households that would be able to purchase the median priced home given the current mortgage interest rate. It represents the net effect of the selling price, interest rate and income in determining the affordability of a community's housing stock.

As shown in Table 59, housing affordability is dependent upon not only the price of housing but the income of those purchasing or renting housing. An individual earning \$11,000 per year (roughly \$5.50 per hour) should not spend more than \$275 per month on rent or a mortgage.

Table 59.
Income Limits and Housing Affordability
Tehama County

Household Size	Income Level and 30% of Monthly Income							
	Very Low-		Lower-		Median-		Moderate-	
One	\$11,000	\$275	\$17,600	\$440	\$22,000	\$550	\$26,400	\$660
Two	\$12,550	\$314	\$20,100	\$503	\$25,100	\$628	\$30,150	\$754
Three	\$14,150	\$354	\$22,600	\$565	\$28,250	\$706	\$33,950	\$849
Four	\$15,700	\$393	\$25,100	\$628	\$31,400	\$785	\$37,700	\$943
Five	\$16,950	\$424	\$27,150	\$679	\$33,900	\$848	\$40,700	\$1,018
Six	\$18,200	\$455	\$29,150	\$729	\$36,400	\$910	\$43,750	\$1,094
Seven	\$19,450	\$486	\$31,150	\$779	\$38,950	\$974	\$46,750	\$1,169
Eight	\$20,700	\$518	\$33,150	\$829	\$41,450	\$1,036	\$49,750	\$1,244

Source: HUD Income Limits, April 1991

The National Association of Realtors (NAR) produces a housing affordability index on a monthly basis. This index assesses the ability of a family earning the median income to purchase a median-priced resale home. The interest rate used to compute this is derived from a combination of fixed-rate and adjustable-rate mortgages on existing homes.

When National Association of Realtors' index is 100.0, the median family income equals the amount needed to purchase a median-priced home, using conventional financing and a 20 percent down payment. The nationwide affordability index for March 1992, was 120.8. This number indicates that a family earning \$36,834 (the national median income) had 120.8 percent of the income needed to qualify for a \$104,000 home (the national median existing home price).

The index is broken down from the national index to regional indices. For the western states, the March index was 90.0, indicating that a family earning the median income had 90 percent of the income necessary to purchase the regions median priced home with conventional financing and a 20 percent down payment. While this index shows that housing in the western part of the United States is still unaffordable to most, the affordability has greatly improved from a year ago when the March 1991, index, for the West, was 79.0 (Sacramento Bee, May 9, 1992). This index is not available for local markets but it is a valuable tool for determining relative affordability in an region and throughout the country. It is also useful for determining affordability trends.

The Community Affordability Indices, in Tables 60 and 61, list the mean and median income levels for a variety of different types of individuals or households are analyzed to determine the amount of income which should be available for housing costs. In addition to the actual 1990 Census data, HUD's median family of four affordability estimate for April 1991, is included. This estimate is used for state and federal housing assistance and was not based on 1990 Census information.

Table 60.
1989 Community Affordability Index-Annual Costs
Tehama County

Type of Income	Annual Income	Annual Gross Housing Costs % of Annual Income		
		25%	30%	35%
Public Ass. Households	\$6,237	\$1,559	\$1,871	\$2,183
Social Sec. Households	\$7,892	\$1,973	\$2,368	\$2,762
Retired Households	\$8,463	\$2,116	\$2,539	\$2,962
Per Capita	\$10,990	\$2,748	\$3,297	\$3,847
Family Poverty	\$12,647	\$3,162	\$3,794	\$4,426
Household Median	\$22,436	\$5,609	\$6,731	\$7,853
Family Median	\$25,946	\$6,487	\$7,784	\$9,081
HUD Single Median	\$22,000	\$5,500	\$6,600	\$7,700
HUD Fam. Median (1991)	\$31,400	\$7,850	\$9,420	\$10,990

Source: 1990 Census, HUD

Table 61 lists the per monthly gross housing costs at 25, 30 and 35 percent of annual income. The median rent for Tehama County was \$366 in 1989 and the average rent was \$381.

Table 61.
1989 Community Affordability Index- Monthly Costs
Tehama County

Type of Income	Monthly Gross Housing Costs % of Annual Income		
	25%	30%	35%
Public Ass. Households	\$130	\$156	\$182
Social Sec. Households	\$164	\$197	\$230
Retired Households	\$176	\$212	\$247
Per Capita	\$229	\$275	\$321
Family Poverty	\$263	\$316	\$369
Household Median	\$467	\$561	\$654
Family Median	\$541	\$649	\$757
HUD Single Median (1991)	\$458	\$550	\$642
HUD Family Median (1991)	\$654	\$785	\$916

Source: 1990 Census, HUD

In 1992 the typical 3 bedroom house in Tehama County sold for around \$80,000. A buyer would have to pay approximately \$820 per month for housing costs. The gross income needed to support a \$820 a month payment at the 25 percent level would be \$39,360 a year (Table 62). Only 28 percent of the County's households, 34 percent of all families, and 17 percent of nonfamily households made more than \$35,000 a year in 1989 (Table 63). At the 35 percent level, a homebuyer would have to earn just over \$28,114 a year to afford a \$80,000 house. Forty-five percent of the County's households, 52 percent of all families and 29 percent of all nonfamily households made more than \$25,000 a year in 1989.

Table 62.
Affordability Index-Income vs. Costs
Tehama County

Sales Price	Est. Gross Monthly PITI Cost @ 9% Int.	Annual Income Required % of Annual Income		
		25%	30%	35%
\$60,000	\$630	\$30,240	\$25,200	\$21,600
\$80,000	\$820	\$39,360	\$32,800	\$28,114
\$100,000	\$1,000	\$48,000	\$40,000	\$34,286
\$120,000	\$1,200	\$57,600	\$48,000	\$41,143

PITI = Principle, Interest, Taxes, and Insurance

Source: 1990 Census, HUD

A \$100,000 house in Tehama County would require an income range from \$34,000 a year (at a housing cost of 35 percent of gross annual income) to \$48,000 (at a housing cost of 25 of gross annual income). Only 14 percent of the County's households and about 17 percent of families could afford to purchase a \$100,000 house and not spend more than 25 percent of their gross annual income. At 35 percent of gross annual income, approximately 30 percent of the County's households and 35 percent of families could afford to purchase a \$100,000 house.

Table 63.
% of Population's Gross Annual Income
Tehama County

Income	Households	Families	Nonfamily Households
>\$20,000	56%	63%	37%
>\$25,000	45%	52%	29%
>\$30,000	36%	42%	22%
>\$35,000	28%	34%	17%
>\$40,000	22%	27%	14%
>\$45,000	17%	21%	12%
>\$50,000	13%	15%	11%
>\$55,000	9%	12%	9%
>\$60,000	8%	9%	9%

Source: 1990 Census, Tables P80/81/107/108/110/111

The Cost of Housing

The cost of housing is a major part in determining the affordability of housing for a community. The cost of housing is related to, but often not equal to, the price of housing. The cost of housing is determined by the costs of land and site development, construction (labor and materials) costs, fees, financing, overhead and profit. The California Statewide Housing Plan, Phase II, (HCD, 1988) found that land and site development costs made up 26 percent of the price of a new home, governmental fees 5 percent, construction financing 6 percent, construction 48 percent, while overhead and profit made up 15 percent.

The price of housing is generally related to what the market will bear for an area or region. This can be readily seen in the sales price of existing homes where the price has little, or no, bearing on what it originally cost to construct the house. Houses which originally sold for \$10,000 in the 50's, are being sold for over \$200,000 in some places today.

Table 64 shows the National Association of Home Builders (NAHB) calculated costs of various housing components (NAHB, Housing American - The Challenge Ahead, 1985). NAHB found that in 1985, the total cost of a housing unit averaged \$69,500. Land, or lot, costs represented 24 percent of the total costs; construction costs accounted for 44 percent; and financing consumed 15 percent. Fees in the 1982 study accounted for only 2 percent of the total costs, while today fees account for approximately 8 percent of a single-family housing unit.

Table 64.
National Housing Costs

<u>Component</u>	<u>1982 Cost</u>	<u>% of Total</u>
Land	\$4,200	6%
Fees	\$700	1%
<u>Lot Costs</u>	<u>\$11,800</u>	<u>17%</u>
Total Lot Costs	\$16,700	24%
Construction	\$30,600	44%
<u>Fees</u>	<u>\$700</u>	<u>1%</u>
Total Construction Costs	\$31,300	45%
Financing	\$10,500	15%
<u>Other Costs</u>	<u>\$11,000</u>	<u>15%</u>
Total Unit Costs	\$69,500	100%

Source: National Association of Home Builders, "Housing American - The Challenge Ahead," 1985.

Price of Land

The price of land varies with the suitability, availability, zoning and location. A limited supply of land available to build on will typically raise the price of a house. The cost of an improved lot in a typical subdivision is about 24 percent of the sales price (Table 64). The average cost of developable land in the State of California was almost \$190,000 per acre, compared to \$55,000 in the rest of the country (HCD, California Statewide Housing Plan Update, 1980).

Fees

Since the enactment of Proposition 13 in 1978, new house construction has had to bear the cost of financing infrastructure and community services. Fees range from 5 to 10 percent of the price of new housing and continue to escalate due to the pressures of growth on schools, infrastructure and services. Fees are typically levied on a per unit basis so that inexpensive houses pay almost the

same as expensive houses. This provides developers to build more expensive homes and drives up the cost of lower-end housing.

Cost of Construction

New residential developers and builders indicate that typical construction cost from \$50 - 60 per square foot. A 850 square foot apartment or condominium, a very small unit by today's standards, results in building costs ranging from \$42,500 to \$51,000. A small 1,500 square foot single family home would cost \$75,000 to \$90,000. Assuming improved land cost of \$40 - 50,000 per lot, the finished apartment or condominium unit would cost around \$90,000 (\$82,500 to \$101,000), without accounting for sales profit.

Construction costs also vary regionally due to labor and materials costs. In areas without unionized labor the labor costs are much lower than in areas with unionized. This can also be an inhibitory factor in the development of assisted low-income housing as requirements for state and federal monies often require the developer to pay "prevailing wages" which are linked to union wages and often two to three times higher than area non-unionized wages. The cost of materials also varies on a regional basis depending on the source of the materials.

Self-Help Housing Programs

One way to reduce the cost of a new home is involve the owners in the construction process. These programs, also known as sweat-equity housing programs, keep prices low through "voluntary" or "donated" labor provided by the owner and the owner's family. All self-help housing programs require a specified number of hours of labor provide by the owner. In areas like Chico where the price of land and fees is generally high, the price of self-help housing is almost equal to standard housing due to diminishing percentage of labor costs to the whole cost of the house.

Manufactured Houses

As the price of traditionally-built new homes increase, alternative construction methods and materials are being developed to provide more affordable housing. One type of nontraditionally-built home is the manufactured, factory-built or prefabricated house. While manufactured housing and mobile homes have been thrown into the same category for years, manufactured homes are now closer in look and feel to conventional housing than to the typical forty foot mobile home.

Recent (May, 1992) prices for factory-built homes range from just over \$22,000 for a delivered 840 square foot, two bedroom house with appliances to over \$30,000 for a 1,200 square foot, three bedroom, two bath home. There are

even luxury models available for over \$60,000. These prices do not include the price of the land nor the foundation.

Mobile homes are also available at a wide range of costs. The cost of these units varies with size and amenities and does not include the cost of transportation, land or foundation. Foundations are usually only required on residential lots and not in mobile-home parks.

Other Nongovernmental Constraints

Topography

Portions of the County are restrained from residential development due to a variety of topographic features. These lands and issues are identified when a project undergoes its environmental review process.

Social Constraints

The "Not-In-My-Back-Yard," or NIMBY, movement which has slowed the development of affordable housing and growth in a number of communities in California. The development of low-income housing has carried a stigma of blighted housing conditions, socially undesirable elements, and reduced market values for neighboring housing units. A recent report published by HCD called, The Effects of Subsidized and Affordable Housing on Property Values: A Survey of Research, 1988, concluded that there are no significant negative effects from the development of subsidized affordable housing near market-rate housing units.

RESIDENTIAL ENERGY CONSERVATION

This chapter addresses residential energy conservation as one of the ways housing can be made to be more affordable. Section 65583(a)(7) of the State's Housing Element Law requires that housing elements contain an "analysis of opportunities for energy conservation with respect to residential development."

Tehama County, and northern California, is considered to be a summer-peaking energy utilizing area. The winter design temperature is 24°F, while the summer design temperature is 101°F, and the record high temperature is 118°F (U.S. Weather Bureau). This means that more energy is consumed in the summer than in the winter due to the higher summertime temperature extremes and relatively mild winter temperatures. Air conditioning use can begin as early as April and extend into November while the heating season usually lasts from late November to February. During the summer, mechanical air conditioning costs 3 to 5 times more per month to provide comfort in a building than heating costs for comparable comfort in the winter.

Continually rising energy costs have become a hardship for many with low or fixed incomes. In January 1983, when electricity was selling at 7.2 cents per kilowatt hour (kWh) to January 1991 (10.9 cents per kilowatt hour) electrical rates have risen 51 percent (California Energy Commission, Energy Watch). The cost of living during this same period increased approximately 35 percent (1991 U.S. Statistical Abstract).

Tehama County's electric and natural gas utility needs are provided by Pacific Gas & Electric's (PG&E). PG&E's rates are among the highest in the nation. The basic Lifeline rate (for usage under a set amount of kWh's consumed each month) is now just over 11 cents per kWh. Once the Lifeline rate quantity is exceeded the cost per kWh jumps to almost 14 cents. For those on fixed and/or low-incomes energy costs are increasingly adding to the cost of housing. In most cases, the utility bills are the largest bill a household pays outside of rental or mortgage costs and in some cases, it is the largest bill.

There has been a great deal of energy conservation work done on many homes in northern California during the last twenty years. The Self-Help Housing Improvement Program has weatherized 1,324 homes in Tehama County between 1987 and 1991. While many homes have been weatherized and insulated since 1973, there are still many opportunities homeowners can utilize to reduce their energy costs.

Title 24, The State of California's Building Energy Efficiency Standards

The California Energy Commission (CEC) has developed energy standards for all new residential construction and additions. These standards are known as

the Building Energy Efficiency Standards and are part of the State's Code of Regulations Titles 20 and 24. Commonly known as Title 24 these standards are required to become part of every community's adopted building codes. They are designed to reduce energy use in newly build buildings by 50 to 75 percent.

The Solar Rights Act of 1978

In addition to Titles 20 and 24, the State, has developed statutes which should be followed during the planning process. Beginning January 1, 1979, two solar laws went into effect in the State of California, which local agencies are responsible for, but not required to implement, the Solar Rights Act of 1978 (AB 3250, Levine) and the Solar Shade Control Act (AB 2321, Imbrecht).

These laws were enacted to guarantee a solar system owner's right to sunlight by prohibiting local planning and building ordinances from restricting the use of solar energy systems and by allowing local governments to adopt solar easement ordinances and to require the consideration of solar energy for heating and cooling opportunities (California Energy Commission, Solar Access: A Local Responsibility, 1979). These laws do not prevent local agencies from developing their own ordinances promoting the use of solar energy systems provided that they do not conflict with these state laws.

The purpose of the Solar Rights Act of 1978 (AB 3250, Levine) is to "promote and encourage the widespread use of solar energy systems and to protect and facilitate adequate access to the sunlight which is necessary to operate solar energy systems" (California Energy Commission, Solar Access: A Local Responsibility, 1979, 6). This law provides for a number of solar related statutes in the Civil Code, the Government Code, the Health and Safety Code and the Revenue and Taxation Code. In addition to providing guarantees for solar access it also provided for tax incentives for using solar systems. These tax incentives are no longer valid, but the other provisions of the act are still in effect.

Civil Code Sec. 714, 801, and 801.5 address the guarantees of solar access. Sec. 714 is designed to encourage the use of solar energy systems by nullifying restrictions which may be placed on the use of solar energy systems. Sec. 801 provides for the use of easements and states the right of receiving sunlight upon or over land as specified in Sec. 801.5. Sec. 801.5 defines this right as a "solar easement."

Planning and zoning laws were modified by Government Codes Sec. 65850.5, 66473.1 and 66475.3. Government Code Sec. 65850.5 prohibits the enactment, by cities and counties, of ordinances which would restrict the use of solar energy systems unless needed for the preservation and protection of the public health and safety. It also allows for ordinances which impose "reasonable restrictions" on solar energy systems provided that they do not significantly increase the cost or decrease the efficiency of a solar system.

Government Code Sec. 66473.1 of The Subdivision Map Act requires, for tentative map approval, that the design of a subdivision shall provide for future passive or natural heating or cooling opportunities. These opportunities should include structure orientation on an east-west axis, access to natural shading features and prevailing breezes and other natural geomorphologic attributes of a site.

Government Code Sec. 66475.3 also in of The Subdivision Map Act allows cities and counties to enact ordinances which, as a condition of tentative map approval, provide for the dedication of solar easements which will allow each parcel or unit in a subdivision access to sunlight. The ordinances must contain specific standards for determining the exact dimensions and location of easements and any restrictions on vegetation, buildings and other structures which would obstruct the passage of sunlight through the easement.

The Solar Shade Control Act

The Solar Shade Control Act (AB 2321, Imbrecht) was instituted as Chapter 12, Sections 25980 through 29586, of Division 15 of the Public Resources Code, to protect the use of a solar energy system from the acts of adjacent property owners. It prohibits property owners of adjacent properties from planting vegetation, after the installation of a solar system, that would shade more than 10 percent of a solar collector between 10 A.M.. and 2 P.M. This law also specifies the location of solar systems.

The production of commercial agricultural crops and replacement trees and vegetation are exempted from the provisions of this law. The law also allows for an exemption of the Solar Shade Act for the placement of a solar system on a property which may impact the solar system of an adjacent property provided that a finding be made that the solar system would provide more energy savings than the one being impacted.

This law also allows for a majority vote of the governing body of any city or county, to enact an ordinance exempting their jurisdiction from the provisions of the Solar Shade Control Act.

The Energy Element

General plans can include an optional element known as an energy element. This element is designed to address a community's energy problems and needs. While this specific element is an optional element, energy conservation can be discussed in the mandatory Conservation Element of a community's general plan and must be discussed in the Housing Element.

An Energy Element provides a community with guidance in all aspects of energy consumption, from residential and transportation consumption, to energy related land use patterns, to the production of energy from a

communities available renewable and nonrenewable sources, to the energy management of public facilities. This element can also provide emergency energy planning in case of sudden and unanticipated cut-off in energy supplies. Over 50 communities in the State have adopted energy elements as a part of their general plans.

Utility Programs

The local utility provider, the Pacific Gas & Electric Co., often provides energy conservation incentive programs for residential customers. These programs vary from year to year and sometimes within the year. The following is a list of residential energy conservation programs being offered as of March, 1992.

PG&E's Rebate Programs

Refrigerators - Rebates of \$50, \$75, \$100, \$125 or \$175 are offered to customers who purchase super-efficient refrigerators from participating Electric and Gas Industries Association (EGIA) dealers.

Ceiling Insulation - Rebates of \$100 - \$200 are offered if customers have ceiling insulation installed by a participating EGIA contractor. A minimum of 600 square feet in homes built before 1989.

Central Air Conditioning - Rebates of \$40/ton to \$360/ton are offered to customers who purchase a new energy-efficient central air conditioning system from a participating EGIA dealer. This rebate is for existing homes only.

Contract Refrigerators - Apartment owners/managers and contractors can get rebates of \$50, \$75 or \$100 when they purchase multiple refrigerators from participating EGIA dealers.

Coupon Program - Discount coupons are available for the purchase of heating and air conditioning filters, energy-saving showerheads, and water heater blankets.

Shade Tree Program - Customers can get a \$5.00 coupon for planting a deciduous tree on their property. Limited to two trees per customer.

Energy Surveys

Single Family - Home Energy Surveys are available upon request. Customers receive a computerized graphic analysis of the energy and cost of each appliance in the home as well as recommendations on how to trim energy costs. "Do-It-Yourself" surveys are also available upon request.

Multi-Family - A comprehensive energy survey is available for buildings with five or more living spaces (apartments, condominiums, etc.). PG&E will analyze each survey and provide customers with information and recommendations on energy-efficiency improvements designed to reduce energy costs.

New Construction Incentive Program

Residential - This program pays incentives to builders who reduce the estimated cooling requirements of a home by 10% or more from current Title 24 energy efficiency requirements. Customers can receive additional money (up to \$2,000) by installing high performance windows. Customers must apply and be approved before enhancement features are installed. The completed home must be served by PG&E electricity.

Time-Of-Use Rates

Residential - On PG&E's Time-Of-Use rate, customers can save money by using less electricity during peak hours: Noon to 6 p.m., Monday through Friday. PG&E will provide a free rate analysis to determine estimated savings on the rate.

Direct Assistance Programs

Target Customer Appliance - PG&E will replace old and inefficient refrigerators, furnaces, air conditioning systems (with and evaporative cooler) and water heaters for income-eligible households at no cost to qualifying customers.

Energy Partners - PG&E will provide a computerized home energy analysis, recommendations on ways to save energy, and free weatherization for households in income-eligible neighborhoods.

Low Income Rate Assistance (LIRA) - Qualified low-income households can receive a 15% discount on monthly energy charges.

Energy Efficient Mortgage Programs

In 1979, President Carter signed an executive order requiring all federal financial assistance programs to develop incentives for saving energy. Lower energy bills will allow a home buyer to afford higher mortgage payments, while installed energy conservation measures increase the sale or resale value of a home. A National Association of Home Builders survey of buyers revealed that energy conservation ranked second to the desire of buyers for larger homes (Sacramento Bee, April 4, 1992).

Fannie Mae, Freddie Mac, FHA and VA lending institutions created energy efficient lending programs. The Fannie Mae program allows higher debt to income ratios for buyers of energy efficient homes. It also allows a new

homeowner to include the cost of retrofitting energy conservation measures in the mortgage to finance them. Up to 15 percent of the property's value can be added to the loan if the appraisal supports the measures. Freddie Mac has the same program as Fannie Mae except it will allow only 10 percent of the property value be available for energy conservation measures.

The FHA uses fixed amounts rather than percentages for energy conservation retrofit measures. Up to \$3,500 can be added to a FHA mortgage with a contractor's bid and appraiser's approval. The FHA allows a new-home buyer a higher loan to value ratio if the new home meets their standards. The VA program is similar to the FHA program except no allowance is available for increased income to value ratios.

Farmers Home Administration

The Farmers Home Administration (FmHA) provides: loans and grants to low- to moderate-income families to purchase new or existing homes; credit to farmers; credit to rural communities for water and/or sewer systems, and other community facilities; and credit for business and industrial development.

FmHA's Section 504 Rural Housing Loan and Grant Program provides loans for home repairs and grants for senior citizens. The maximum loan amount is \$15,000, with an interest rate of 1 percent, with up to 20 years to repay. Section 504 program applicants must be home owners. Section 504 monies may be used for energy conservation measures such as insulation and combination screen-storm windows and doors. In addition to energy conservation measures, these loans can be used to replace heating systems with a more efficient system if the existing unit needs to be replaced or with alternative heating technologies such as wood stoves or space heaters.

Weatherization Programs

After the energy crisis of the seventies, weatherization programs became one of the key ways to reduce energy use and increase monetary savings. There were numerous federal, state and utility funded programs offering weatherization programs everywhere. Today, after only a couple years of energy stability, most of these programs have disappeared.

The Self-Help Housing Improvement Program (SHIP) operates a weatherization program in Tehama County for low-income and elderly residents. They have weatherized over 1,300 homes in Tehama County in the last three years.

HOUSING GOALS, POLICIES AND PROGRAMS 1992 - 1997

Introduction

Housing goals, policies and programs presented in this section describe the County's commitment to meeting housing needs for Tehama County residents. As required by State law, this section provides the following information to describe a program and how and when it will be implemented:

1. Program Statement: includes specific County actions which will be taken to implement program.
2. Responsible Agency: department or agency responsible for program and/or policy implementation. It should be noted that the County Department or agency listed is expected to take some lead role towards implementing the program based on direction from the County Board of Supervisors. Ultimate responsibility for approving and directing all County implementation measures rests with the County Board of Supervisors.
3. Funding Source: identifies the source of program funding or financing. The availability of funding resources is often beyond the control of the County. If resources prove not to be available, implementation of some programs and achievement of objectives will not be feasible.
4. Quantified Objectives: includes any quantifiable objective addressed by the program such as the number of housing units produced, conserved or rehabbed, the number and type of households assisted or the number and type of special needs population assisted. State law requires Housing Elements to include quantified objectives, where appropriate. While the County will strive to meet the objectives identified in this Element, achieving them is often dependent on resources which are outside the control of the County. The County will do all it can to seek necessary resources.
5. Time Frame: this is the schedule for completion of program objectives. The schedule for completion, like the quantified objectives and financing, is often dependent on factors outside the County's control. The schedule indicates the County's best estimate based on assumptions regarding resources.

1992 - 1997 Housing Goals

- Goal 1. To encourage an adequate supply of safe and sanitary housing for all economic segments of the community.
- Goal 2. To allow for the development of an adequate housing supply within the economic means of low and moderate income residents.
- Goal 3. To allow for the improvement of existing housing units in need of rehabilitation and replace dilapidated units.
- Goal 4. To increase opportunities for citizens with special needs, such as the elderly and handicapped, to obtain adequate housing.
- Goal 5. To allow manufactured housing and mobile homes to play an integral part in meeting present and future housing needs in a manner harmonious with the rural character of the area.
- Goal 6. To create the opportunity for the construction of additional housing units to house farmworkers and their families on a seasonal basis.

1992 - 1997 Policies and Programs

- Policy 1. To become actively involved in federal and state housing assistance programs directed toward new construction, rental assistance and rehabilitation. The local government will apply for such assistance where appropriate to local needs and contingent upon the determination that a reasonable probability of success in securing funds can be assured.
- Program 1.1 Assist local non-profits and other agencies in applying for state and federal housing assistance programs directed toward new construction, rental assistance and rehabilitation.

Responsible Agencies:	Planning Department
Funding:	County funded staff
Objective:	Provision of affordable housing for low-income individuals and families.
Time Frame:	Continuous

Policy 2 To encourage the use of state and federal housing programs by the private sector, non-profit corporations, and individuals for the purpose of expanding housing opportunities for persons of low and moderate incomes. Active support will be given to those programs which are privately initiated.

Program 2.1 The Tehama County Planning Department will serve as a referral agency to provide local developers with any available information on government programs.

Responsible Agencies:	Planning Department
Funding:	County funded staff
Objective:	Maximum utilization of state and federal housing programs
Time Frame:	Continuous

Policy 3 Undertake strategies to remove government and market constraints on the provision of adequate housing opportunities. Administration and/or service system capacities will be expanded where necessary to achieve this objective.

Program 3.1 The County will undertake a periodic review of its practices and procedures in order to remove, where possible, unnecessary government and market constraints on the provision of housing.

Responsible Agencies:	Planning Department
Funding:	County funded staff
Objective:	Reduce and/or eliminate unnecessary governmental and market constraints.
Time Frame:	Continuous

Policy 4 Encourage residential builders and developers to provide for the inclusion of dwelling units suitable for sale or rent to low- to moderate-income households within new residential developments through the provision of incentives.

Program 4.1 The County will provide a 25% density bonus and an additional incentive, or financially equivalent incentive(s), to a developer of a housing development agreeing to construct at least:

- a) 20% of the units for lower-income households; or
- b) 10% of the units for very low-income households; or
- c) 50% of the units for senior citizens.

Responsible Agencies:	Planning Department
Funding:	County funded staff
Objective:	Provide affordable housing through developer incentives.
Time Frame:	By July 1, 1993

Policy 5 Accommodate manufactured housing within existing community fabric and adopt design standards assuring its compatibility with the host community character.

Program 5.1 The County will periodically review its manufactured housing units to ensure compliance with proper building codes and compatibility with community character.

Responsible Agencies:	Planning Department Building Department
Funding:	County funded staff
Objective:	To encourage the utilization of manufactured housing units where appropriate.
Time Frame:	Continuous

Policy 6 Monitor the conversion of rental housing to condominiums and, if necessary, adopt an ordinance regulating future conversions.

Program 6.1 The County will monitor the conversion of rental housing to condominiums and, if necessary, adopt an ordinance regulating future conversions.

Responsible Agencies: Planning Department

Funding: County funded staff

Objective: To maintain the numbers of rental housing units within the County.

Time Frame: Continuous

Policy 7 Encourage conformance with building codes through enforcement procedures to ensure that housing is of safe and sanitary construction and that hazards to public health and safety do not exist.

Program 7.1 The Tehama County Building and Safety Department will continue to "red tag" procedures identifying dilapidated structures.

Responsible Agencies: Building and Safety Department

Funding: County funded staff

Objective: Identify and eliminate dilapidated housing units.

Time Frame: Continuous

Policy 8 Develop adequate housing for migrant farmworkers and their families on a seasonal basis.

Program 8.1 The County will assist in the providing for additional dwelling units in the agricultural districts in order to make more locations available for farmworker housing. Tehama County continues to support the efforts of the Farmworker Housing Development Committee.

Responsible Agencies:	Planning Department
Funding:	County funded staff
Objective:	Provision of adequate farmworker housing.
Time Frame:	Continuous

Policy 9 Encourage and support the development of farmworker housing.

Program 9.1 The County will encourage and support the development of farmworker housing by for- and non-profit agencies through the utilization of state and federal farmworker assistance programs.

Responsible Agencies:	Planning Department
Funding:	County funded staff
Objective:	Provide adequate farmworker housing.
Time Frame:	Continuous

Policy 10 Encourage the local real estate, building industry and concerned citizens and organizations to present written and oral input to local government as to measures which may be taken to meet the housing needs of the local population.

Program 10.1 The County will encourage and support the input of the local real estate and building industry as well as concerned citizens and organizations on housing issues.

Responsible Agencies:	Planning Department
Funding:	County funded staff
Objective:	To provide a mechanism for input into Countywide housing issues.
Time Frame:	Continuous

Policy 11 Maintain a Equal Opportunity Housing Program in Tehama County to promote housing opportunities and provide information and referrals regarding fair housing.

Program 11.1 Tehama County has designated the Planning Department as the Fair Housing Information and Referral Office and has fulfilled an agreement made with the Fair Employment and Housing Commission and continues to refer housing complaints to the appropriate State Agency.

Responsible Agencies:	Planning Department
Funding:	County funded staff
Objective:	Establishment and maintenance of a Equal Opportunity Housing Program.
Time Frame:	Continuous

APPENDIX A

TEHAMA COUNTY PLANNING DEPARTMENT

REVISED FEE SCHEDULE
(EFFECTIVE SEPTEMBER 1, 1991)

ALUC REVIEW	\$ 300.00
APPEAL FROM TAC TO PC	150.00
APPEAL FROM PC TO BOARD	250.00
BUILDING PERMIT REVIEW	15.00
CERTIFICATE OF COMPLIANCE	500.00 PLUS \$62.50/PARCEL
COPIES	.25 PER PAGE
ENVIRONMENTAL IMPACT REPORT REVIEW	1,400.00
EXTENSIONS (MAPS, USE PERMITS)	100.00
GENERAL PLAN AMENDMENT	1,125.00
LOT LINE ADJUSTMENT	200.00
MERGER	165.00
PARCEL MAP WAIVER	525.00 PLUS \$62.50/PARCEL
PRELIMINARY MAP	100.00
PUBLICATIONS	10.00
RECLAMATION PLAN	600.00
REVERSION TO ACREAGE	500.00
REVISED TENTATIVE MAP	200.00
REZONING	1,125.00
SETBACK ADJUSTMENT	165.00
TENTATIVE PARCEL MAP	525.00 PLUS \$62.50/PARCEL
TENTATIVE TRACT MAP	700.00 PLUS \$62.50/PARCEL
USE PERMIT	640.00
VARIANCE	1,125.00
WILLIAMSON ACT CONTRACT/REZONING	1,155.00
WILLIAMSON ACT NONRENEWAL	100.00
ZONING MAPS	3.00

Adopted August 27, 1991

By Tehama County Board of Supervisors

APPENDIX B

PROGRAM EVALUATION

This chapter assesses the current housing element's goals, objectives, policies and implementation programs and makes recommendations for the updated housing element. Government Code Section 65588(a) requires that each local government shall review its housing element to evaluate its effectiveness, appropriateness and progress towards meeting its stated goals.

1987 - 1992 Housing Goals

- Goal 1. To encourage an adequate supply of safe and sanitary housing for all economic segments of the community.
- Goal 2. To allow for the development of an adequate housing supply within the economic means of low and moderate income residents.
- Goal 3. To allow for the improvement of existing housing units in need of rehabilitation and replace dilapidated units.
- Goal 4. To increase opportunities for citizens with special needs, such as the elderly and handicapped, to obtain adequate housing.
- Goal 5. To allow manufactured housing and mobile homes to play an integral part in meeting present and future housing needs in a manner harmonious with the rural character of the area.
- Goal 6. To create the opportunity for the construction of additional housing units to house farmworkers and their families on a seasonal basis.
- Review: The County's population has increased by 28 percent between 1980 and 1990. The number of housing units increased by 20 percent during the same period. During this time a number of programs have been established to ensure the opportunities for all to have access to adequate housing.

Recommendation: Continue with stated goals.

1987 - 1992 Policies and Programs

Policy 1 To become actively involved in federal and state housing assistance programs directed toward new construction, rental assistance and rehabilitation. The local government will apply for such assistance where appropriate to local needs and contingent upon the determination that a reasonable probability of success in securing funds can be assured.

Action: The Tehama County Board of Supervisors contracted with RCAC, Rural Community Assistance Corporation, and Chuck Prince to prepare Community Development Block Grant (CDBG) application for the 1983-84 and 1984-85 funding cycles.

Review: Farmers Home Administration reports having assisted in the rehabilitation of 60 housing units with their Section 504 Rural Housing Loan and Grant Program, and in the production of 133 single-family units with their Section 502 program since 1986. See also Policy #2 review.

Recommendation: Continue with policy and program.

Policy 2 To encourage the use of federal and state housing programs by the private sector, non-profit corporations, and individuals for the purpose of expanding housing opportunities for persons of low and moderate incomes. Active support will be given to those programs which are privately initiated.

Action: The Tehama County Planning Department will serve as a referral agency to provide local developers with any available information on government programs.

Review: The Community Housing Improvement Program (CHIP) has assisted in securing a number of Community Development Block Grants (CDBG) and a number of other state and federal housing assistance grants for the County.

1992, Housing Rehab Program for the Communities of Vina, Gerber, Las Flores and Proberta, CDBG funded.

1992, Technical Assistance Grant, City of Corning, Housing Condition Survey, CDBG.

1991, Housing Condition Survey for Vina, Gerber, Las Flores and Proberta, CDBG funds.

1990, Migrant Farmworker Housing Survey, Glenn and Tehama Counties, HCD funded.

- 1990, Housing Condition Survey for the City of Corning, CDBG funded.
- 1989, Gerber sewage system, \$4.5 million from a variety of funding sources.
- 1988, City of Tehama, \$388,740 CDBG for 12 rehabbed units and the rehabilitation of the Head Start Center.
- 1988, Glenn/Tehama/Butte Counties, \$296,000 California Self Help Housing Program (CSHHP) funds for the rehabilitation of 20 units.
- 1988, Red Bluff, Benton Subdivision, 21 units of Self Help Housing, RCAC funds \$215,000, FmHA funds \$949,500, HCD funds \$93,500 and Tri-Counties Bank funds \$232,000.
- 1987, City of Corning, \$284,952 CDBG funds for the rehabilitation of 15 units.
- 1986, City of Tehama, \$597,000 CDBG funding for the rehabilitation and elevation of 27 housing units.
- 1986, Tehama County, \$294,589 CSHHP funds for the rehabilitation of 20 units.

The Self Help Improvement Program (SHIP) has weatherized over 1,300 low-income homes in Tehama County with Direct Weatherization and LIHEAP funds since 1987.

Recommendation: Continue program.

Policy 3 Undertake strategies to remove government and market constraints on the provision of adequate housing opportunities. Administration and/or service system capacities will be expanded where necessary to achieve this objective.

Action: Tehama County adopted a revised General Plan and comprehensive Zoning Ordinance in March and April of 1983. These actions increased the opportunities for the provision of adequate housing through the classification and rezoning of lands to suburban and urban uses which were heretofore unclassified. This action is based upon a 10 to 20 year needs analysis which was not present in previous County plans.

Review: The General Plan addresses the provision of lands for residential uses.

Recommendation: Continue to review and update the General Plan as necessary.

Policy 4 Encourage residential builders and developers to provide for the inclusion of dwelling units suitable for sale or rent to low- to moderate-income households within new residential developments through the provision of incentives.

Action: The County has adopted ordinances for allowing Second Residences and Caretaker/Farm Laborer Residences.

Review: Approximately 200 Second Residence and/or Caretaker Residence building permits are applied for each year in the County.

Recommendation: Provide for additional incentives such as a Density Bonus Ordinance.

Policy 5 Accommodate manufactured housing within existing community fabric and adopt design standards assuring its compatibility with the host community character.

Actions: Mobilehomes are allowed in all agricultural zones and in all residential districts with Mobile Home Overlay provisions. This accounts for about 75% of the lands in the unincorporated areas of the County.

Review: The number of mobilehomes increased by 35 percent from 1980 to 1990 in the County. They now make up 25 percent of the County's housing units.

Recommendation: Distinguish between mobilehomes and manufactured housing in future updates of zoning ordinances or when necessary. Continue to ensure the utilization of sound mobilehomes and reduce the numbers of unsound mobilehomes.

Policy 6 Monitor the conversion of rental housing to condominiums and, if necessary, adopt an Ordinance regulating future conversions.

Actions: As of this date there have been no condominium conversions in the unincorporated area of Tehama County.

Review: There have not been any condominiums in the County.

Recommendation: Continue policy and program.

Policy 7 Encourage conformance with building codes through enforcement procedures to ensure that housing is of safe and sanitary construction and that hazards to public health and safety do not exist.

Action: The Tehama County Building and Safety Department will continue to "red tag" procedures identifying dilapidated structures.

Review: This program is in effect and ongoing. In addition the County has received funding to conduct housing condition surveys for some of its communities.

Recommendation: Continue to apply for technical assistance aids for housing condition surveys.

Policy 8 Develop adequate housing for migrant farmworkers and their families on a seasonal basis.

Action: The provision for additional dwelling units in the agricultural districts have made more locations available for farmworker housing. The Farmworker Housing Development Committee has been formed and Tehama County supports its efforts.

Review: The Farmworker Housing Development Committee currently exists in name only. It will be reformed when needed to deal with farmworker housing issues.

Recommendation: Incorporate information from the farmworker housing survey and assist in securing funding for the development of farmworker housing.

Policy 9 Encourage and support the development of farmworker housing.

Action: See Policy 8

Review: Same as 8

Recommendation: Combine with 8.

Policy 10 Encourage the local building industry to present written and oral input to local government as to measures which may be taken to meet the housing needs of the local population.

Action: The local building industry is active in providing input to County officials.

Review: County officials meet with the Contractors and Building Suppliers Association on a monthly basis.

Recommendation: Include the real estate industry as well as concerned citizens and organization.

Policy 11 Establish an Equal Opportunity Housing Program in Tehama county to promote housing opportunities and provide information and referrals regarding fair housing.

Action: Tehama County has designated the Planning Department as the Fair Housing Information and Referral Office and has fulfilled an agreement made with the Fair Employment and Housing Commission and continues to refer housing complaints to the appropriate State Agency.

Review: While this program has been in effect, the County Planning Department has not received requests for information nor any indication of problems (real or perceived) in the County.

Recommendation: Continue policy and program.

APPENDIX C

APPENDIX C PROGRAMS AND PROVIDERS

There are usually two ways to meet an area's housing needs. One way is to use all available local, state, federal housing assistance programs (loans, grants and services) and private and non-profit service providers. The other approach, focuses on actions which promote private sector involvement in the production and rehabilitation of affordable housing. Unfortunately, the private sector has not been able to produce below-market rate housing units without local, state and/or federal assistance.

Until recently, the private sector has been the major provider of affordable housing in the rural areas of California. However, family and per-capita income has not been able to keep up with the rapidly increasing housing costs, making housing much less affordable to those in the lower income ranges. The lack of affordable housing for all income levels has prompted rural communities to increasingly look towards state and federal resources and non-profit quasi-private housing providers to satisfy their affordable housing needs.

State and Federal Housing Programs

The state and federal government provides assistance in the form of direct, indirect and/or supportive programs and services. Depending on a variety of conditions, consistent funding for both state and federal housing assistance programs is uncertain. On both the federal and state level, the political process plays a decisive role in determining which programs receive funding and the amount of funding they receive each year. In addition, the health and condition of the State's budget can affect the availability of funds from state sources.

Direct assistance is usually in the form of loans and/or grants administered directly from a particular state or federal agency. Indirect assistance is assistance which is channeled through a third party. Loan guarantees and loan insurance programs are examples of this type of assistance.

Supportive services are those services which are provided in the form of counseling referral and guidance programs. While these services are typically local in nature, they may be funded with state and/or federal resources.

On the following pages state and federal agencies and programs dealing with the provision of affordable housing are listed. This list is not a complete list of all available housing assistance programs and it will change over time as programs and agencies are changed, created and dissolved.

Federal Agencies

U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) has a variety of programs offering assistance in the forms of loans, grants, and mortgage insurance for the construction or purchase of housing units. These housing units range from single-family residences to multiple-family complexes for low- and moderate-income people.

HUD has programs for rehabilitation of housing units through loans, grants and insured mortgages.

Under its Section 8 Program, HUD provides rental assistance in the form of rent subsidies to low-income residents, as well as the physically or mentally handicapped.

The Community Development Block Grant (CDBG) program is administered through the U.S. Department of Housing and Urban Development. HUD provides assistance to local governments for funding a wide range of community development activities including: the construction of public works facilities; code enforcement in deteriorated areas; and the provision of loans and grants for rehabilitation of dilapidated existing homes and multi-family complexes.

Farmers Home Administration

The Farmers Home Administration (FmHA) is a federal agency which provides housing assistance in the form grants and loans for new construction of rental and owner-occupied residences. Construction assistance is provided for meeting the housing needs of low- and moderate-income persons including the elderly, handicapped and farmworkers.

FmHA also provides loans for the repair and rehabilitation of qualified owner-occupied homeowners and rental housing units servicing low- and moderate-income people, the elderly and farmworkers.

Veterans Administration

The Veterans Administration (VA) provides guaranteed home loans to qualified veterans and the spouses of deceased veterans.

U.S. Social Security Department

The U.S. Social Security Department has a special shelter/unmet shelter grant program which is administered through the local welfare department. The

program consists of grants for health and safety repairs, modifications, appliance repairs, etc. to SSI/SSP "Gold Check" recipients.

State Agencies

Department of Housing and Community Development

The Department of Housing and Community Development (HCD) provides, through its Division of Community Affairs, loans, grants and payments to local public agencies and non-profit organization for the construction and/or rehabilitation of housing for low- and moderate-income persons, including migrant farmworkers.

California Housing Finance Agency

The California Housing Finance Agency (CHFA) provides loans to cities and counties for the construction and/or rehabilitation of low- and moderate-income housing. CHFA funds come from the sale of tax exempt bonds. Availability of funds for different projects vary with the agencies activity.

California Department of Veterans Affairs

The Department of Veterans Affairs (Cal Vet) provides loans to qualified California veterans for the purchase of a single family residence through the California Farm and Home Purchase program. A residence can be in the form of a standard single family house, a townhouse condominium, or mobile home. Funding for this loan program is derived from the sale of bonds by the state treasury. The availability of these loans varies with the loan fund activity. Cal Vet does allow the purchase of a home if funds are not available and then when funds become available they will replace the existing loan.

California Department of Aging

The California Department of Aging (CDA) helps elderly persons 62 years or age or older. CDA provides senior citizens with transportation, direct home repair assistance, shopping assistance, and other services.

State of California - Housing Assistance Programs

The following is a listing of grants and loans which may be available, depending on funding and other related factors.

Construction

Homeownership Assistance

Loans

- California Homeownership Assistance Program (CHAP)
- California Housing Rehabilitation Program for Owner Occupied Housing (CHRP-O)
- California Natural Disaster Assistance Program - Owner Component (CALDAP-O)
- Mobilehome Park Resident Ownership Program (MPROP)

Grants

- California Self-Help Housing Program (CSHHP)

Rental Units

Loans

- California Housing Rehabilitation Program - Rental Component (CHRP-R)
- California Natural Disaster Assistance Program - Rental Component (CALDAP-R)
- Rental Housing Construction Program (RHCP)
- Family Housing Demonstration Program (FHDP)

Grants

- Permanent Housing for the Handicapped Homeless Program (PHH)
- State Rental Rehabilitation Program (SRRP)

Homeownership and Rental Unit

Loans

- Predevelopment Loan Program (Urban and Rural) (PLP)
- PLP Natural Disaster Component
- State Earthquake Rehabilitation Assistance Program (SERA)

Grants

- California Energy Conservation Rehabilitation Program (CECRP)

Special Client Groups

Grants

- California Indian Assistance Program (CIAP)
- Emergency Shelter Program (ESP)
- ESP Natural Disaster Component
- Farmworker Housing Grant Program (FWHG)
- FWHG Natural Disaster Component
- Federal Emergency Shelter Grant Program (FESG)
- Housing Assistance Program (HAP)
- Office of Migrant Services (OMS)
- OMS Natural Disaster Component

Rental Security Deposit Guarantee Demonstration Program (RDG)
RSDG - Natural Disaster Component
Rural Community Facilities Technical Assistance Program (RTAP)
Rural Development Assistance Program (RDAP)
Senior Citizens Shared Housing Program (SCSHP)
State Community Development Block Grant Program (CDBG)
CDBG General and Native American Allocation
CDBG State Economic Development Allocation
CDBG Community and Economic Development Planning/Technical Assistance Allocation.

More information on these programs can be obtained from the California State Department of Housing and Community Development.

Local Government

Local governmental involvement in the provision of affordable housing has been demonstrated in a number of ways. Through policies and programs aimed at the private sector such as innovative zoning, expedited application processing, density bonuses and code enforcement, local governments can assist in the development of affordable housing.

Housing Authorities

Federal and state assistance programs usually involves local governments working in conjunction with the assisting agency and their policies and procedures through a third agency such as a housing authority. A housing authority typically administers federal and state housing assistance programs, owns and operates low-income, farm labor and migrant worker housing, and constructs low-rent housing units for their programs.

Article 34 Referendum

Article 34 of the State Constitution requires local governments to obtain voter approval before the develop, construct or acquire a low-rent housing project.

SB 99 (1975)

SB 99 enables a local government to use its borrowing power to provide financing for low- and moderate-income housing at below-market rates. Once a redevelopment agency has been established, it can issue revenue bonds in order to provide long-term, low-interest loans to finance residential construction in redevelopment areas.

Marks Foran Residential Rehabilitation Act

The Marks Foran Residential Rehabilitation Act is similar to SB 99 in that it enables a local government to use its borrowing power to provide financing for rehabilitation of low- and moderate-income housing at below-market rates. Under this act, authorization is not limited to a redevelopment agency; it can also be designated to a city, county or housing authority.

Redevelopment Agencies

Another source of funding for low-income related housing costs is through the 20 percent low-income set-aside funds required by redevelopment law.

APPENDIX D

APPENDIX D

REFERENCES

Persons/Organizations/Agencies Contacted

Tehama County

George W. Robson, Planning Director

Lu Hobart, Community Services Coordinator, Community Action Agency
of Tehama County

Community Housing Improvement Program (CHIP)

David Burkland, former Rehabilitation Program Coordinator

Domestic Crisis Services

Rosario Roberts

Farmers Home Administration (FmHA)

Ed Amen, County Supervisor

Rape Crisis Center

Lori Dahl

Self-Help Housing Improvement Program (SHIP)

Tehama County Board of Realtors

References

The following documents were used but not necessarily cited, in preparing this document.

California Department of Finance, 1991 Statistical Abstract, 1991.

California Department of Housing and Community Development, California
Statewide Housing Plan Update, October 1990.

_____, California Statewide Housing Plan, Phase II, 1988.

_____, Jobs-Housing Balance, December 1987.

_____, Ordinances and Laws Regulating Change of Use of Mobilehome Parks, May 1987.

_____, Regional Housing Needs Plan for the Tri-Counties Planning Council, 1991.

_____, Rural Development Assistance Program, An Assessment of Community Development Needs in Rural California, 1989.

_____, Second Units, December 1990.

_____, Shelter for the Homeless: Housing Element Requirements, October 1989.

_____, State Density Bonus Law, March 1990.

_____, The Effects of Subsidized and Affordable Housing on Property Values: A Survey of Research, 1988.

California Energy Commission, Energy Watch, 1982 - 1992.

_____, Solar Access: A Local Responsibility, 1979.

_____, Title 24, The State of California's Building Energy Efficiency Standards, 1988.

City of Corning, Draft Housing Element, 1992.

City of Napa, Draft Housing Element, 1991.

City of Red Bluff, Draft Housing Element, 1992.

Community Housing Improvement Program, Housing Condition Report for the Communities of Vina, Gerber, Las Flores and Proberta, 1991.

_____, The Need for Migrant Housing in Glenn and Tehama Counties, 1992.

County of Butte, 1990 Housing Element.

National Association of Home Builders, Housing American - The Challenge Ahead, 1985.

Sacramento Bee, "Energy Efficiency Mortgages", April 4, 1992.

Tehama County, 1986 Housing Element.

_____, 1983 General Plan.

_____, Zoning Ordinance.

Tri-County Economic Development Corporation, Statistical Abstract, 1990-91, 1991.

United States Department of Commerce, 1990 Census Report, 1992.

APPENDIX E

APPENDIX E
GLOSSARY OF TERMS

Accessible Housing: Units that are accessible and adaptable to the needs of the physically disabled.

Affordable Housing: The generally accepted measure of affordable housing means spending no more than 25-33% of one's gross income on housing costs. For example, a beginning school teacher earning \$20,000 per year can afford to pay up to \$550 per month (at 33%) for housing. A beginning fire fighter earning \$30,000 per year can afford up to \$832 per month (at 33%).

Affordable Units: All dwelling units made available at or below market-rate prices and/or rents. Affordable units include units affordable to households with very low-income, low-income, and moderate-income.

Attached Units: These are structures which have one or more walls extending from ground to roof separating it from adjoining structures. Examples: rowhouses, townhouses, attached second units, houses attached to non-residential structures, etc.

Employed Resident: A worker who lives in a given location but could work anywhere.

Employee: Someone who works at a given location. Workers with routes (travelling salesperson, etc.) are considered employees at the place where they are dispatched from.

Family: A group of people related by blood and marriage. Not to be confused with "household".

Household: One or more persons who share a dwelling unit. Not to be confused with "family".

Housing Need: A local share of the regional housing units assumed by H.C.D. to be "needed". Housing need is distinguished from housing demand, which is sensitive to the marketplace. Housing projections represent probable (rather than desired) levels of housing activity in each jurisdiction of the area.

Housing Units: The official nomenclature of the U.S. Census. A housing unit must be a separate entrance from other housing units but need not have separate kitchen facilities.

Infrastructure: The grid of public capital improvements (roads, water and sewer) that is necessary to make urban development (including housing) occur. Essential infrastructure is that infrastructure which must e in place for the house to be habitable.

Low-Income: Households/families earning 50-80% of the median household/family income.

Market-Rate Units: Market-rate units are those dwelling units available at prices or rents at or above market-rate, which are those prices or rents determined by the marketplace. When market prices or rents are bid up, many households are unable to compete for housing in the market place.

Median Household Income: The middle point at which half of the City's households earn more and half earn less.

Median Age: This measure divides the age distribution into two equal parts: one-half of the cases falling below the median value and one-half above the value.

Moderate-Income: Households/families earning 80-120% of the median household/family income.

Other Low-Income: Households/families earning 50-80% of the median household/family income.

Persons per Household (PPH): The statistical average number of persons in a household.

Second Unit: A separate dwelling unit that is either attached to another dwelling unit or completely detached from another dwelling unit.

Very Low-Income: Households/families earning less than 50% of the median household/family income.

Unit: A basic way of counting homes. The number of units is the number of homes.

U.C. BERKELEY LIBRARIES



C101693931

